

*City of Lindsay*

# HOUSING ELEMENT



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JUNE 1992



*City of Lindsay*

# HOUSING ELEMENT

Adopted June, 1984  
Revised June, 1992



Revised & Updated by:

Scot Townsend







## INTRODUCTION

This review and revision of the 1984 Housing Element for the City of Lindsay is prepared in accordance with the goals, objectives, policies, and provisions set forth in Article 10.6 (sections 65580-65589) of the California Government Code, which was adopted by the California State Legislature in September 1980. In particular, Section 65588(a) provides that each local government shall review its housing element as frequently as appropriate to evaluate the following:

The effectiveness of the housing element in attainment of the community housing goals and objectives.

The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal.

The progress of the city, county, or city and county, in implementation of the housing element.

Section 65588(b) states that "the housing element shall be revised as appropriate, but not less than every five years, to reflect the results of this periodic review."


With the previous adoption of this Housing Element, the Lindsay City Council adopted by reference and concurred with the legislative findings as set forth in Government Code Section 65913, to wit:

"The Legislature finds and declares that there exists a severe shortage of affordable housing, especially for persons and families of low and moderate income and that there is an immediate need to encourage the development of new housing, not only through the provisions of financial assistance, but also through changes in law designed (1) to expedite the local and state residential development process and (2) to assure that local governments zone sufficient land at densities high enough for production of affordable housing. The Legislature further finds and declares that the costs of new housing developments have increased, in part, by the existing permit process and by existing land use regulations and that vitally needed housing developments have been halted or rendered infeasible despite the benefits to the public health, safety, and welfare of such developments and despite the absence of adverse environmental impacts. It is, therefore, necessary to enact this chapter and to amend existing statutes which govern housing development so as to provide greater encouragement for local and state governments to approve needed and sound housing developments."

The Housing Element is one of seven General Plan Elements that mandated by California State Law. It is intended to direct residential and redevelopment efforts in ways that are consistent with the overall economic and social values of the City, and that work toward an overall State goal of accommodating the housing needs for Californians of all economic levels. The residential character of the City of Lindsay, for the most part, is dependent upon the variety of its housing units, their location and their maintenance.

The Housing Element is the City of Lindsay's official response to the findings of the California State Legislature that the availability of a decent, affordable living environment for every Californian is a high priority. By identifying local housing needs; adopting appropriate goals, objectives and policies; providing local legislation and a Five Year Action Program to meet these needs, the City of Lindsay and other local agencies will be more effective in dealing with the housing needs of the residents of Lindsay.

Failure to prepare and adopt a housing element that is substantially in compliance with the State's guidelines for the contents of a housing element, Section 50459 of the Health and Safety Code, can potentially place a city in a legally precarious position (*Buena Vista Gardens Apartments v. City of San Diego Planning Department* (1985) 175 Cal. App.3d 289).



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The Housing Element is only one part of the City of Lindsay's planning program. There are many interrelationships between other program activities and objectives which will help implement goals, objectives and policies of the Housing Element.

State Planning Law requires all local jurisdictions to adopt and maintain a General Plan incorporating a Statement of Development Policies and seven required elements. The law also requires that the plan be internally consistent- tent, to have zoning conformance and not be amendable at will. Additionally, Section 65300.7 of the law provides that local agencies may prepare their General Plans to accommodate local conditions and circumstances, while meeting the laws minimum requirements.

For example, the Lindsay Housing Element may include a policy that states that the City provide adequate sites for a range of housing types, including multi-family residential uses. The Land Use Element would have to be consistent with this policy by designating sufficient land area for this type of development.

Another example of inter element consistency involves the use of population projections, which is the basis for future land needs for housing units and other urban uses. The Land Use and Housing Elements should use the same population projects in their need analysis to avoid inter-element inconsistencies.

Because the Housing Element is the most recent element to be revised; all other General Plan Elements will be reviewed to ensure that they remain consistent with the newly adopted Housing Element.

Three geographic areas are significant for purposes of this element. The first is the territory contained within Lindsay's city limits. The development of this territory is controlled by the city through its Land Use Element and Zoning Ordinance. It is this area that will provide land for Lindsay's short-term housing needs.

The second area is territory outside the city limits but inside Lindsay's urban development boundary (UDB) line, 20 year growth line. Development of this land generally requires annexation, which is subject to approval by the Tulare County Local Agency Formation Commission (LAFCO). The use of this property is also controlled by Lindsay's Land Use Element. Agriculturally zoning is applied to this land by the county to maintain it in agriculture until urbanization is appropriate.

The third area is the "Lindsay/Strathmore/Porterville" market area as designated by the Tulare County Association of Governments (TCAG). Market areas are subregions in which there is interaction between employment opportunities and where people choose to live. The 1990 Tulare County Regional Housing Needs plan provides Lindsay's housing needs to the year 1997 based on this market area.



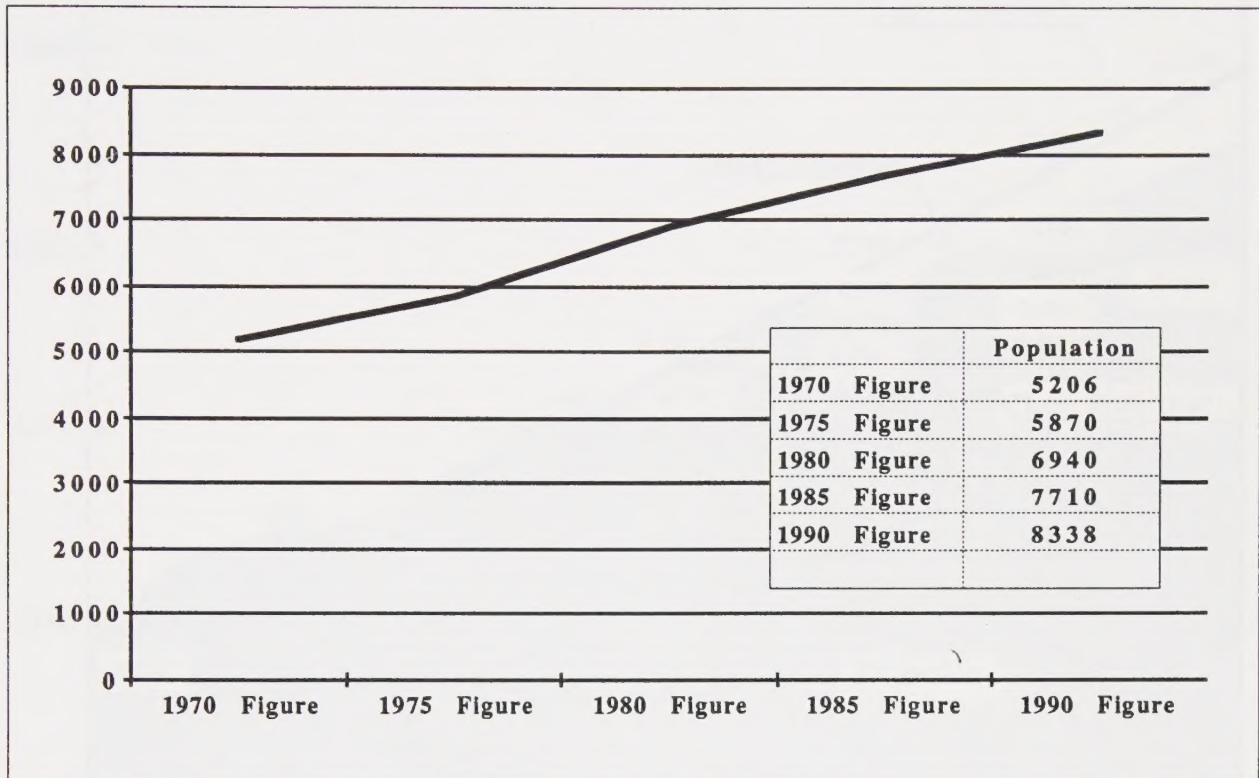


## **POPULATION**

The 1992 population of the City of Lindsay as established by the Department of Finance is 8,674. The U.S. Census Bureau by the 1990 census established the population of the City of Lindsay at 8,338.

Department of Finance and U.S. Census estimates since 1970 are as follows:

**Table 1**



Population analysis has been spread out through this text under each special category. Except where specifically noted, all tables are based on the Department of Finances Estimates and the 1990 & 1980 U.S. Census. Income estimates are from the 1980 U.S. Census.

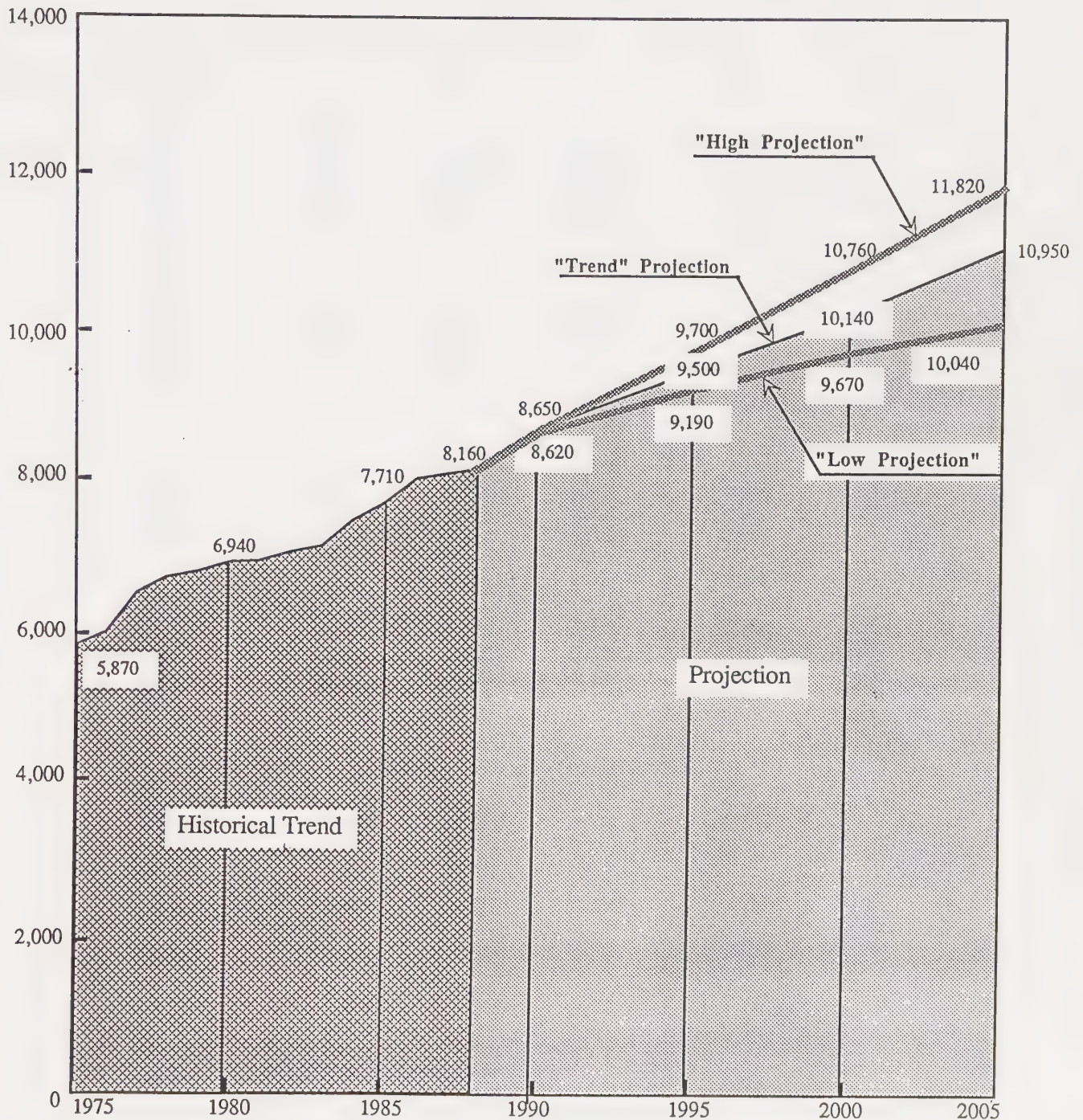
Table II from the 1990 Lindsay General Plan Update provides an analysis of the population trends and projections for the City of Lindsay from 1975 to 2005.





Figure 2-1

POPULATION TRENDS & PROJECTIONS  
City of Lindsay  
1975-2005



Sources: Historical trend data from the State Department of Finance  
Projections uses County population & housing projections by State Finance Department,  
and the extension of the historical trend.



Table 2-1

## POPULATION, HOUSEHOLDS &amp; HOUSING ... TRENDS &amp; PROJECTIONS

City of Lindsay  
1970-1988 and 1990-2010

Year	Population	Households	Housing Units	Pop. Per Household	Vacancy Rate
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## HISTORICAL

1970 [1]	5,206	1,792	1,944	2.905	7.8%
1971	5,337	1,834	1,987	2.910	7.7%
1972	5,470	1,877	2,031	2.915	7.6%
1973	5,602	1,918	2,074	2.920	7.5%
1974	5,737	1,961	2,118	2.925	7.4%
1975 [1]	5,870	2,003	2,161	2.930	7.3%
1976	6,023	2,053	2,212	2.934	7.2%
1977	6,553	2,230	2,400	2.939	7.1%
1978	6,738	2,289	2,461	2.944	7.0%
1979	6,828	2,315	2,487	2.949	6.9%
1980 [1]	6,936	2,348	2,519	2.954	6.8%
1981	6,982	2,353	2,508	2.967	6.2%
1982	7,078	2,370	2,506	2.986	5.4%
1983	7,169	2,369	2,505	3.026	5.4%
1984	7,504	2,415	2,625	3.107	8.0%
1985	7,712	2,422	2,631	3.184	7.9%
1986	8,094	2,504	2,718	3.232	7.9%
1987	8,100	2,517	2,735	3.218	8.0%
1988	8,163	2,526	2,763	3.232	8.6%
1989	8,271	2,557	2,757	3.235	7.3%

## "HIGH" PROJECTIONS (ROUNDED)

1990	8,650	2,650	2,890	3.257	8.0%
1995	9,700	2,950	3,200	3.287	7.8%
2000	10,760	3,280	3,550	3.284	7.6%
2005	11,820	3,650	3,930	3.243	7.3%
2010	12,680	4,070	4,370	3.118	7.0%

Note: 1970-88 figures are for January 1 (except [1] are for 4/1. 1990-2010 figures are for July 1.

Sources: 1970 Census, HC(1)-A6, Page 6-170

1971-1979 Population: Dept. of Finance, Report 84 E-4 ... doesn't work;

1975-79 HU's, Report 79 E-3a ... modified to match 1980; Remainder: JWC est's.

1980-1988 Dept. of Finance Annual Estimates

1990-2010 Pop. Projections in Dept. of Finance report 86-P-3.

Hshld Projections in Dept. of Finance report 89 P-2.

Remaining items based on judgements and trend projections by JWC

Projection estimates have been rounded.

File Reference: \Cities\Lindsay\Population\Pop 70-10 7/19/89





## **EMPLOYMENT**

Agriculture and agricultural-related industries provide the largest number of jobs in Lindsay.

Job fluctuations in this industry are stable on a year-to-year basis but vary widely during the year. The two orange crops (valencia and navel) provide employment for approximately 10 of 12 months of the year.

Lindsay Olive Growers, Lindsay's largest employer, ceased processing operations in September 1992. General Cable, Lindsay's third largest employer, ceased operations in June of 1992. Selective Designs (Furniture Manufacturer) and California Citrus Pulp Company (Marmalade Base Manufacturer) opened operations in 1992 employing over 110 people.

The 1990 Department of Finance Special Census determined that Lindsay's labor force was 3,182. Applying 25.5% of the labor force to be farm workers yields 812 people.

### **Employment Rate**

The Employment Development Department calculates unemployment rates for Tulare County and is not able to break down employment rates for smaller jurisdictions with any great deal of accuracy. The Employment Development Department has determined that the unemployment rate for June 1992 was 18.8%. Lindsay's own estimates for residents of the City of Lindsay is around 37%. This figure represents the closure of R. Dakin, Lindsay Olive, the shutdown of General Cable and the fallout effects of the 1990 Freeze.

## **HOUSEHOLD CHARACTERISTICS AND SPECIAL NEEDS**

### ***Special Needs***

The State Housing Law requires that the special needs of certain disadvantaged groups be addressed. The needs of the elderly, handicapped, large families, female heads of household and farm workers are discussed below.

For census purposes, a Household is defined as: "Any group of people living together in a residence, related or unrelated." A survey of household characteristics is useful to determine special housing needs.

### ***Elderly Persons***

The special housing needs of the elderly are an important concern of Lindsay since they are likely to be on fixed incomes or have low incomes. Besides this major concern, the elderly maintain special needs related to housing construction and location. The elderly often require ramps, handrails and lower cupboards and counters, to allow greater access and mobility. In addition, the elderly have special needs based on location. They need to have access to shopping centers, medical offices and public transit. In most instances, the elderly prefer to stay in their own home rather than relocate to a retirement community, and therefore may need assistance to make home repairs. If they decide to relocate, their new home would allow for small pets and possibly space for a garden.





## Elderly Population

Household Type	Total Households	Owner Households	Renter Households
Citywide Households	2576	1443	1133
Elderly Households	679	517	162
Percent Elderly	26.36%	35.80%	20.30%

The 1990 Census showed that 1,316 city residents, or 15.9 percent of the total population were 65 years of age or older. About 26.4 percent of Lindsay's household were occupied by elderly persons. More than 1/3 of all owner-households are elderly. About 1/5 of all renter-households are elderly. Lindsay has one senior citizens apartment complex constructed using Farmer's Home Administration financing, the Senior Villa apartment, with 42 units. A private independent living development for 87 units was approved in 1987. Eight units are presently completed and occupied.

Direct correlation would suggest that 1/3 of all owner-occupied rehab should involve elderly households. This number might be even higher if one were to tract the location of those elderly households (with the older areas of the city being the most logical location for many of those households. Three hundred and forty-four (344) of the total senior population live alone. Allowances for second housing units for extra income and for better safety should continue to be encourage by the Lindsay City Zoning Ordinance.

The City of Lindsay and the Lindsay Development Corporation are presently making an application for a 26 unit rehabilitation of the Mt. Whitney Hotel in downtown Lindsay.

**In the 1984 Housing Element**, Elderly or Senior Citizen households were those occupied by persons age 62 and over. Although Elderly households comprised 34% of total households, 74% of the elderly were on fixed incomes with the median being \$7,284. Consequently, the fixed income elderly find housing costs taking an ever increasing portion of their budgets, which creates a housing need for small subsidized units. The density for elderly households was 1.41 persons per household. The elderly who were employed show a median income (\$13,594) substantially above the total household median (\$9,622) but below the area median of \$14,600 (Tulare County).

### 1984 Housing Element

#### ELDERLY HOUSEHOLDS

INCOME SOURCE	NUMBER	% OF TOTAL HOUSEHOLDS	% OF TOTAL ELDERLY HOUSEHOLDS	MEDIAN INCOME
Employed	189	8%	23%	13,594
Fixed	604	25%	74%	7,284
Other	28	1%	3%	11,250
Elderly Total	821	34%	100%	8,129
Total Household	2,416	100%	—	9,622



## ***Handicapped Persons***

There are many types of handicaps and definitions are a problem. Local government utilizes the definition of "handicapped" person as contained in Section 22511.5 of the California Administrative Code for vehicle and building code enforcement. This definition generally includes those persons with certain levels of impairment related to vision, cardiovascular health, respiratory systems and use of extremities.

Handicapped persons often require specially designed dwellings to permit free access not only within the dwelling, but to and from the site. Special modifications to permit free access are very important. The California Administrative Code Title 24 requirements mandate that public buildings, including motels and hotels, provide for wheelchair access. Rampways, larger door widths, restroom modifications, and other improvements enable better access to the handicapped. Such standards are not mandatory of new single-family or multi-family residential construction, fewer than ten units.

Like the elderly, the handicapped also have special needs based on location. Many desire to be located near public facilities, and especially near public transportation facilities that provide service to the handicapped.

Unfortunately, recent data on the number of handicapped persons and households in Lindsay are not available. However, using projections based on 1980 data indicates that there are approximately 185 handicapped persons in Lindsay (2.2% of total population). Additionally, there are about 166 handicapped households in Lindsay.

### **PROJECTION OF HANDICAPPED HOUSEHOLDS**

<b>YEAR</b>	<b>TOTAL POPULATION</b>	<b>TOTAL HANDICAPPED 2.40%</b>	<b>TOTAL HANDICAPPED HOUSEHOLDS (90%)</b>
1983	7,529	181	163
1992	8,674	185	166
1993	8,874	213	192
1994	9,078	218	196
1995	9,287	223	201
1996	9,501	228	205
1997	9,720	233	210

Using these data, it can be projected that Lindsay will have an additional 44 handicapped households by 1997, over eight new handicapped households per year. In addition, the Housing Authority indicates that 11 of the 78 families on their waiting list have a disabled/handicapped member.

## ***Large Family Households***

Large families are indicative not only of those households that require larger dwellings to meet their housing needs, but also are reflective of a large number that live below the poverty level. Building records indicate that a significant number of residences constructed in Lindsay have only three bedrooms. This is often inadequate to serve the needs of larger families. An increase in the number of





four-bedroom homes would work to help alleviate overcrowding problems experienced by large families.

Records show that in 1990 about 23 percent of the City's households were classified as large families. The Housing Authority indicates that 53 of the 78 families on the current waiting list are large families (have five or more persons).

Household Type	Total Households	Owner Households	Renter Households
Citywide Households	2576	1443	1133
Large Family Households	595	295	300
Percent Large Family	23.10%	20.44%	26.47%

While the amount of large families in rental households is almost equivalent to those on owner households, information on overcrowding suggest that large families needing rental housing will find it difficult to meet their needs.

Median incomes vary between minority large families and non-minority large families as indicated by the table below.

#### LARGE FAMILY HOUSEHOLDS

	% OF TOTAL POPULATION	% OF TOTAL HOUSEHOLDS	PERSONS PER HOUSEHOLD	MEDIAN INCOME
White	9.00%	5.00%	5.94	\$11,000
Spanish	31.00%	15.00%	6.34	\$8,532
Other	Minimal	Minimal	5.33	\$9,622
Total	40.00%	20.00%	6.23	\$10,357

It is important to note that the majority of these large family households are Spanish. In the Minority Special Needs section, the need for larger subsidized housing is addressed. This large family data reinforces and should heavily weight the conclusion drawn under the minority needs section; but to say that large family needs are in addition to minority needs would be an exaggeration of the true housing need.

#### *Female Heads of Household*

Families with female heads of households are more likely to experience a high incidence of poverty than other households. In 1990, over 15 percent (393 out of 2,576 total) of Lindsay's households were female-headed.

A high poverty level often results in poorly maintained dwellings since income is more apt to be spent on more immediate needs such as food, clothing, transportation and medical care. Since the female's time may be limited to taking care of basic household chores, earning income, and caring for their children, they may have little time to spend on maintaining their home.



The problem of female-headed households is further demonstrated by the fact that of the 78 Lindsay families on the Housing Authority waiting list, 56 percent (44 families) have a female head of household.

Some new state programs should continue to be investigated including the family demonstration program with HCD.

### *Homeless*

The problem of homelessness is a growing concern in many communities. Due to the number of migrant farm workers constantly passing through the City, it is extremely difficult to determine if Lindsay has a homeless population. Sarah Rodriguez from the Lindsay-Strathmore Coordinating Council estimated there are possibly 2 to 3 homeless families in the Lindsay area that live in the surrounding orange groves. The 1990 Census counted no persons living in street or other open locations. Homeless persons are usually referred to the Visalia or Dinuba rescue missions. Many homeless simply solve their immediate problems by "doubling up" with other families. Even though the need for housing for the homeless does not appear to be significant, state law requires cities to attempt to provide for the opportunity (through the zoning ordinance) for the development of homeless shelters.

The City of Lindsay should amend its Zoning Ordinances to meet the needs of future homeless shelters or other emergency housing. Allowance for such a use in the downtown district might be appropriate or emergency shelters in industrial zones and in multifamily zones and transitional housing in multiple family and single family districts.

### *Farm Workers*

The State Employment Development Department indicates that farm laborers constitute 25.6% of the Tulare County labor force. The 1983 Special Census indicated farm laborers constitute 25.5% of Lindsay's labor force. Applying this ratio to Lindsay's 1983 labor force of 3,182 workers yields an agricultural labor force of 811 people. It is suspected that the actual number in Lindsay is considerably higher due to the large influence of agriculture in the local economy. Migrant workers constitute a large percentage of these farm workers, especially during the peak harvest season. A migrant worker is defined as someone who lives 50 miles or more from his/her employment. This creates a local housing need, as many of Lindsay's seasonal farm laborers are living in overcrowded and unsanitary housing. To partly meet this need the Tulare County Housing Authority operates two farm labor centers at Linnell and Woodville. Between these two centers there in 1969, 1976, and rehabilitated housing built in 1939. Linnell and Woodville provide child education and care facilities (through the County school system), community centers, private water wells, and sewer treatment at low, flat rents. Rents include water, sewage and garbage with rental assistance available for those agriculturally employed households needing deeper assistance. Visalia and Terra Bella have small complexes of similar housing. Construction of 52 rental units will begin in Tulare during 1982. All farm labor units are Housing Authority constructed, owned and managed. Funding is by the Farmers Home Administration.

These units fulfill the needs of agricultural laborers desiring more permanent housing. Tenures are generally longer than the short term housing that some migrant laborers may need. These centers are at capacity, and vacancies are rare. There is a need for additional farm labor housing in the area.





The State Employment Development Department estimates that there were 35,594 workers employed in agriculture in Tulare County in 1990. According to the 1990 Tulare County Regional Housing Needs Plan, an "agricultural worker" includes farmers and their unpaid family members, regular and seasonal hired domestic workers, and agricultural workers brought to California under contract from outside of the United States.

Lindsay is located in an agricultural area and is impacted by farmworkers. Some generalizations about the status of the farmworkers can be made. Many farmworkers are plagued by low incomes. Some workers live in inadequate, unsanitary housing. Further, many employed in agriculture are classified as seasonal farmworkers. The State of California defines seasonal employees as those who are employed less than 150 consecutive days by the same employer. Obviously, this group of workers can encounter special problems in finding housing. Some landlords may not be willing to rent to migrants because of the short length of their stay, coupled with the fact that migrants often overcrowd units to be able to afford rents. As a result of these circumstances, many migrant workers often take whatever shelter is available, even if this means sleeping in the open.

The identified regional housing new for farm labor housing is 25 households for the City of Lindsay. The City should first continue to work with any HCD programs that might fit Lindsay's needs. Reuse and in-fill housing might also contribute to an effective solution to the identified need. Self-Help Enterprises could be extremely instrumental in assisting the City with an projects.

### *Minority Households*

Because minority households are more densely occupied, they comprise a larger portion of total population but a smaller portion of total households. The median income of minorities is low. In Lindsay minority housing needs would be a smaller portion of the total housing need. However, their need would be for larger homes with substantial subsidy, because of the very low median income and high density per household.

Since non-minorities comprise a larger portion of total households, a greater opposite need is created for smaller housing units with perhaps less subsidy than for minorities. This conclusion is made in light of the lower than average persons per household and a higher median income.

### MINORITY HOUSEHOLDS

ETHNICITY GROUP	% OF TOTAL POPULATION	% OF TOTAL HOUSEHOLDS	PERSONS PER HOUSEHOLD	MEDIAN HH INCOME
Minority	65%	41%	5.07	\$11,000
Non-Minority	34%	58%	1.9	\$8,532
Average or Total	99%	99%	3.21	\$9,622

In analyzing the same table from the 1984 Housing Element, one quickly notices the continued rise in persons per household in the Hispanic community and the decline in the non-hispanic community.



## MINORITY HOUSEHOLDS

ETHNICITY GROUP	% OF TOTAL POPULATION	% OF TOTAL HOUSEHOLDS	PERSONS PER HOUSEHOLD	MEDIAN HH INCOME
Minority	55%	42%	4.05	\$8,532
Non-Minority	45%	58%	2.42	\$11,000
Average or Total	100%	100%	3.08	\$9,622

### *Overcrowding*

Over 23 percent of housing units within Lindsay were overcrowded in 1990. The Bureau of Census defines overcrowded housing units as those having more than one person per room.

Household Type	Total Households	Owner Households	Renter Households
Citywide Households	2576	1443	1133
Overcrowded Households	598	213	385
Percent Large Family	23.20%	14.80%	34.00%

Severe overcrowding occurs in 41 owner households and 122 renter households. Severe overcrowding is 5 times more likely to occur in renter households.

Household Type	Total Households	Owner Households	Renter Households
Citywide Households	2576	1443	1133
Severely Overcrowded	163	41	122
% Severely Overcrowded	6.33%	2.84%	10.77%

Overcrowding is often reflective of one of three conditions: a family or household is living in too small a dwelling, a family is required to house extended family members (i.e. grandparents or grown children and their families living with parents), or a family is renting inadequate living space to non-family members (i.e. families renting to migrant farm workers). Whatever the cause of overcrowding, there is a direct link between overcrowding and housing affordability.

Examples of this condition include the following:

Homeowners/renters with large families are unable to afford larger dwellings.

Older children wishing to leave home who cannot qualify for a home loan or are unable to make rental payments.

Grandparents on fixed incomes are unable to afford suitable housing or have physical handicaps that force them to live with their children.





Families with low incomes will permit overcrowding to occur in order to derive additional income, or there is an insufficient supply of housing units in the community to accommodate the demand.

Overall, renters are almost five times as likely to live in overcrowded conditions as homeowners. This problem is probably related to Lindsay's status as an agricultural community. Not surprisingly, many units become overcrowded especially during peak harvest times. There are a number of ways to address this problem including the addition of bedrooms to existing units, rehabilitation of uninhabitable units and simply, the construction of new units.

Lindsay has a severe overcrowding problem with 122 renter-households and future ongoing needs of severe overcrowding. Density bonuses for 3 bedroom units might be encouraged through ordinance review. Other alternatives should seriously be considered including write down fees, open space requirements and other cost saving mechanism that would be of interest to the developer.

#### *Loss of Assisted Units*

The City of Lindsay conducted an inventory of assisted housing units that may be converted to market rate units during the planning period. Assisted housing unit meaning multifamily rental housing that receives governmental assistance under federal programs listed in subdivision (a) of Section 65863.10, state and local multi-family revenue bond programs, local redevelopment programs, the Community Development Block Grant program or local in-lieu fees.

Lindsay has no units that will be "jeopardized" during the planning period (see appendix). Assisted units through the CDBG program and SRRP program are already market-rate driven.

#### *Redevelopment Agency Participation*

The City of Lindsay Redevelopment Agency has budgeted \$170,000 for the planning period to meet its 20% set-aside for low-to-moderate income housing. Here to date the RDA has participated in the SRRP program and is pursuing an interest in the Mt. Whitney Hotel project for elderly housing.

#### *Overpaying*

The following information derived from the 1980 Census depicts the rate of households overpaying for housing (more than 25% of income towards housing costs).





Household by Income Group	Owner	Renter	Total
<b>Very - Low</b>			
Total	159	323	482
% Total	0.13	0.37	0.23
Overpaying	70	280	350
% Overpaying	0.44	0.87	0.73
% Total	0.06	0.32	0.17
<b>Lower - Income</b>			
Total	216	322	538
% Total	0.18	0.37	0.26
Overpaying	74	135	209
% Overpaying	0.34	0.42	0.39
% Total	0.06	0.16	0.1
<b>Moderate - Income</b>			
Total	201	80	281
% Total	0.17	0.09	0.14
Overpaying	16	6	22
% Overpaying	0.08	0.08	0.08
% Total	0.01	0.01	0.01
<b>Above - Income</b>			
Total	613	143	756
% Total	0.52	0.17	0.37
Overpaying	37	3	40
% Overpaying	0.06	0.02	0.05
% Total	0.03	less than 1/2%	0.02
Total	1189	868	2057
Overpaying	197	424	621
% Overpaying	0.17	0.49	0.3

Most revealing is the amount of very-low income persons (rental households) overpaying for there housing costs (87%). This group represents approximately 1/3 (32%) of all households overpaying. The very low-income group (renter-households) combined with the lower-income group (renter-households) represent 48% of all those overpaying for housing.

Of the 645 rental households for very-low and lower-income persons, only 230 households (36%) have found housing that is costing them less than 25% of their monthly income.

New rental housing with subsidized rates would serve to reduce the enormity of this local housing problem. For the owner-occupied housing, overpaying again occurs with regularity in the Very-low and Lower Income Households (44% and 34% respectively). Programs offering reduced housing costs through refinancing of existing mortgages could serve to reduces this identified problem.



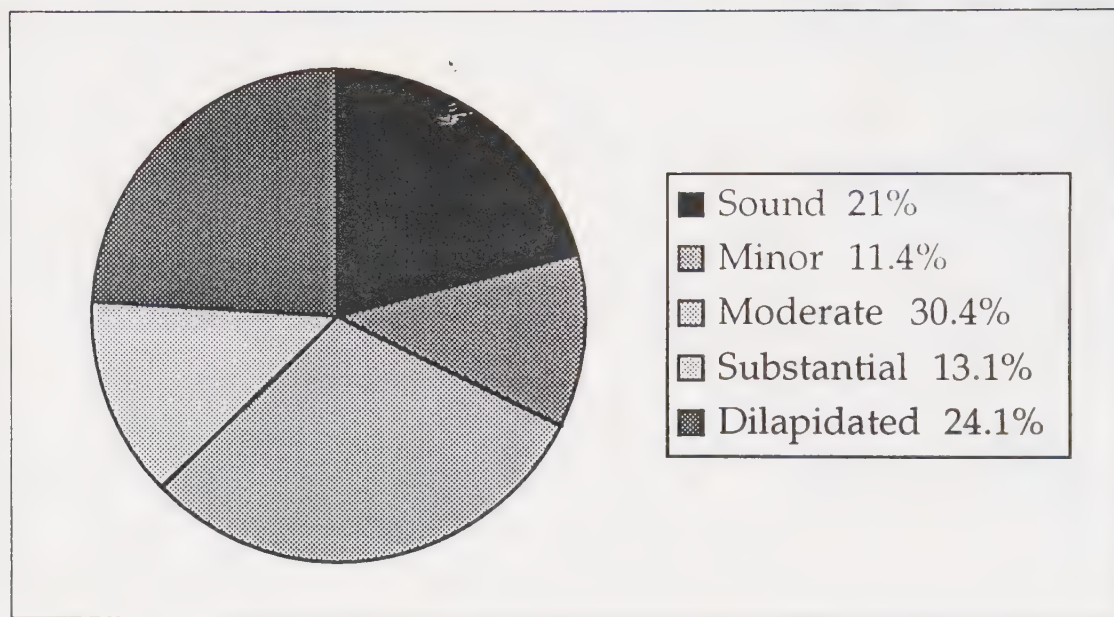
## **HOUSING CONDITIONS AND NEEDS SUMMARY**

With the funding of a 1991 Housing Technical Assistance Grant, the City of Lindsay completed a Housing Conditions and Needs report that 1) identified housing conditions city-wide and 2) sought input from community groups regarding any particular housing needs and/or identification of housing programs to meet those needs. Housing conditions summaries are as follows:





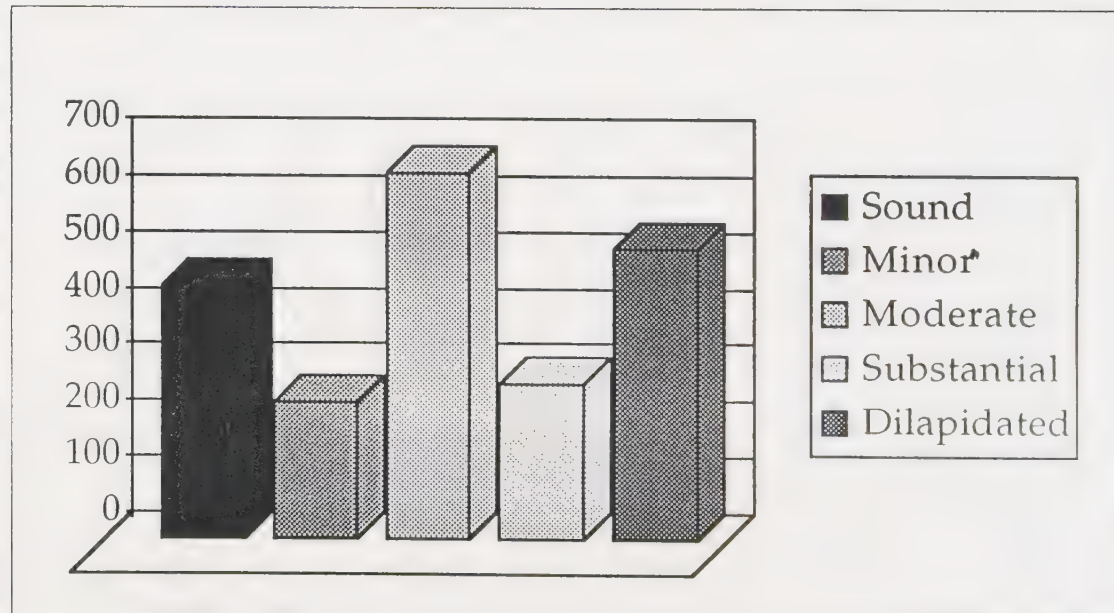
<b>Total # of Units</b>	<b>2139</b>
Sound	449
Minor	243
Moderate	651
Substantial	280
Dilapidated	516
<b>Average Score City-Wide</b>	<b>29</b>



The Housing Conditions Survey took into consideration five structural elements of each housing unit, namely: 1) Foundation: 0-25 pts, 2) Roofing: 0-15 pts, 3) Siding: 0 -10 pts, 4) Windows: 0-10 pts and 5) Doors: 0-3 pts, (0 pts equaling excellent condition, maximum pts indicating dilapidated condition). The following is a breakdown of the aggregate scores and their corresponding condition category:

Sound	9 or less pts
Minor	10-15 pts
Moderate	16-39 pts
Substantial	40-55 pts
Dilapidated	56 pts and over

All units receiving more than 10 pts are in need of some form of rehabilitation.

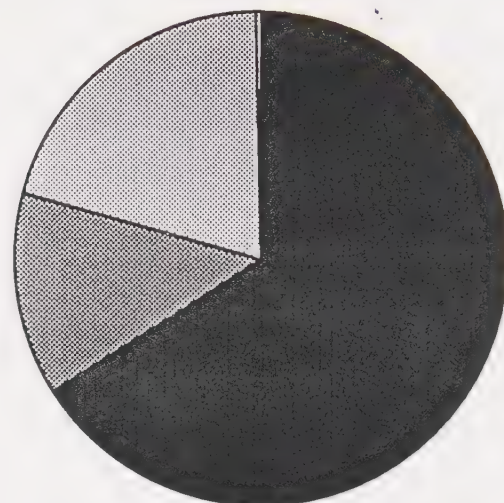




**Total # of Units** 313

Sound	206
Minor	42
Moderate	64
Substantial	1
Dilapidated	0

**Average Score for Entire District** 7

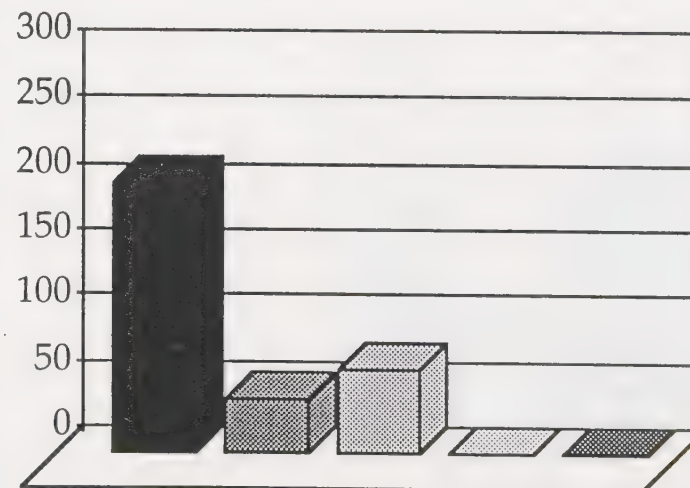


■ Sound	65.8%
▤ Minor	13.4%
▥ Moderate	20.4%
▦ Substantial	0.3%
▧ Dilapidated	0%

The Housing Conditions Survey took into consideration five structural elements of each housing unit, namely: 1) Foundation: 0-25 pts, 2) Roofing: 0-15 pts, 3) Siding: 0 -10 pts, 4) Windows: 0-10 pts and 5) Doors: 0-3 pts, (0 pts equaling excellent condition, maximum pts indicating dilapidated condition). The following is a breakdown of the aggregate scores and their corresponding condition category:

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Dilapidated	56 pts and over

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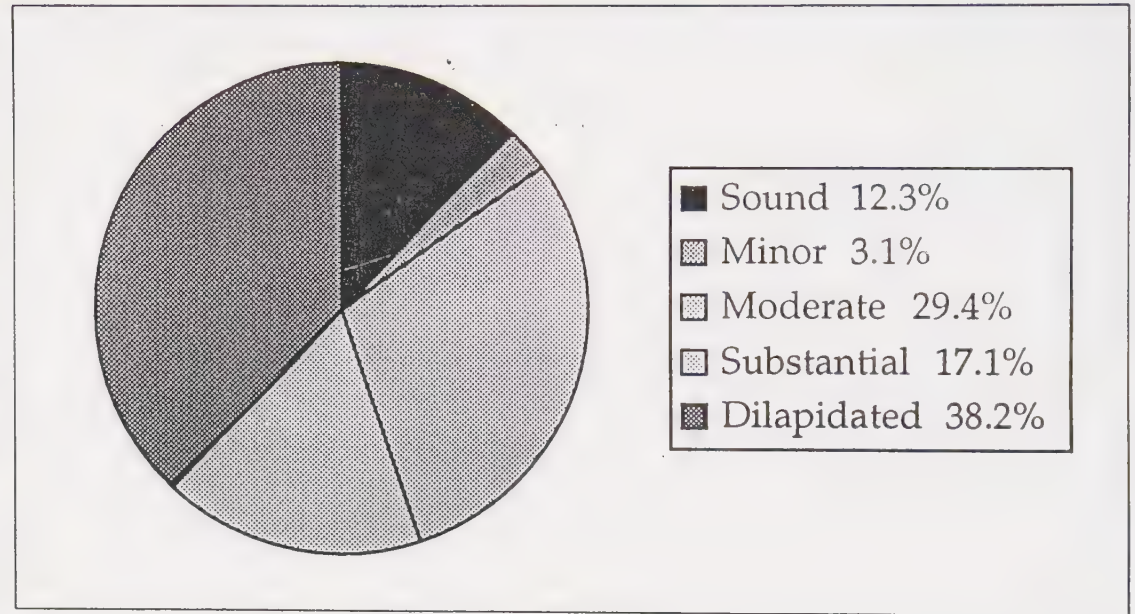


■ Sound
▤ Minor
▥ Moderate
▦ Substantial
▧ Dilapidated





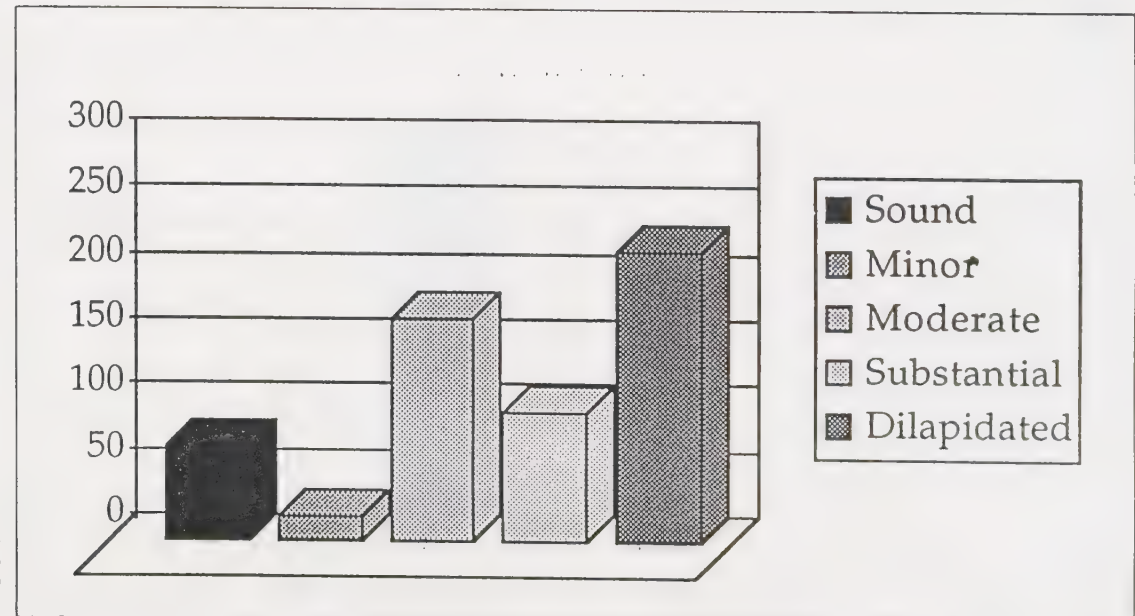
Total # of Units	579
Sound	71
Minor	18
Moderate	170
Substantial	99
Dilapidated	221
Average Score for Entire District	40



The Housing Conditions Survey took into consideration five structural elements of each housing unit, namely: 1) Foundation: 0-25 pts, 2) Roofing: 0-15 pts, 3) Siding: 0-10 pts, 4) Windows: 0-10 pts and 5) Doors: 0-3 pts, (0 pts equaling excellent condition, maximum pts indicating dilapidated condition). The following is a breakdown of the aggregate scores and their corresponding condition category:

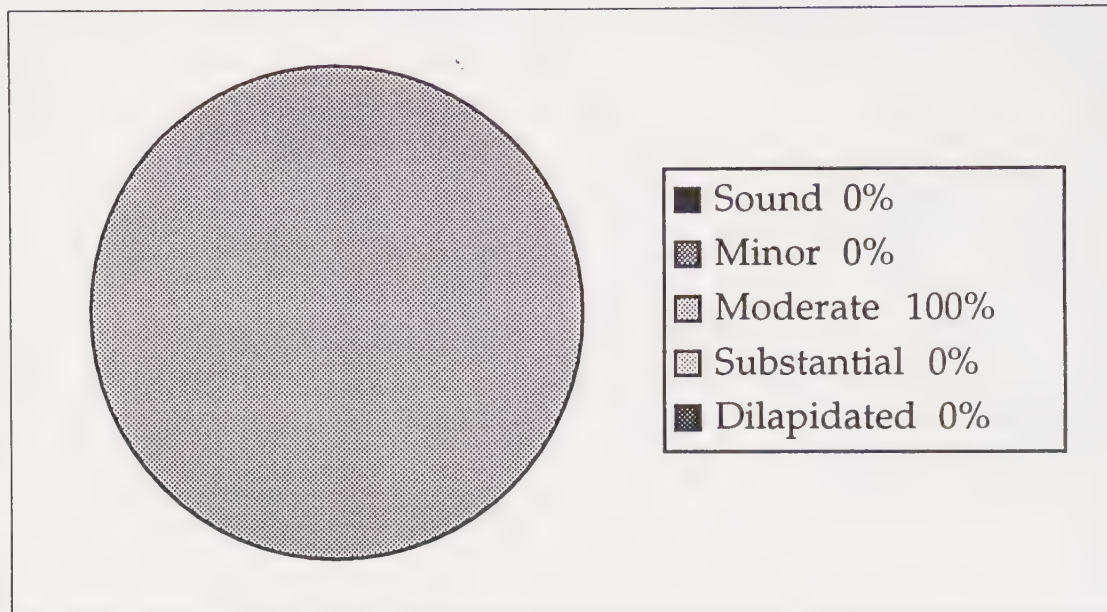
Sound	9 or less pts
Minor	10-15 pts
Moderate	16-39 pts
Substantial	40-55 pts
Dilapidated	56 pts and over

All units receiving more than 10 pts are in need of some form of rehabilitation.





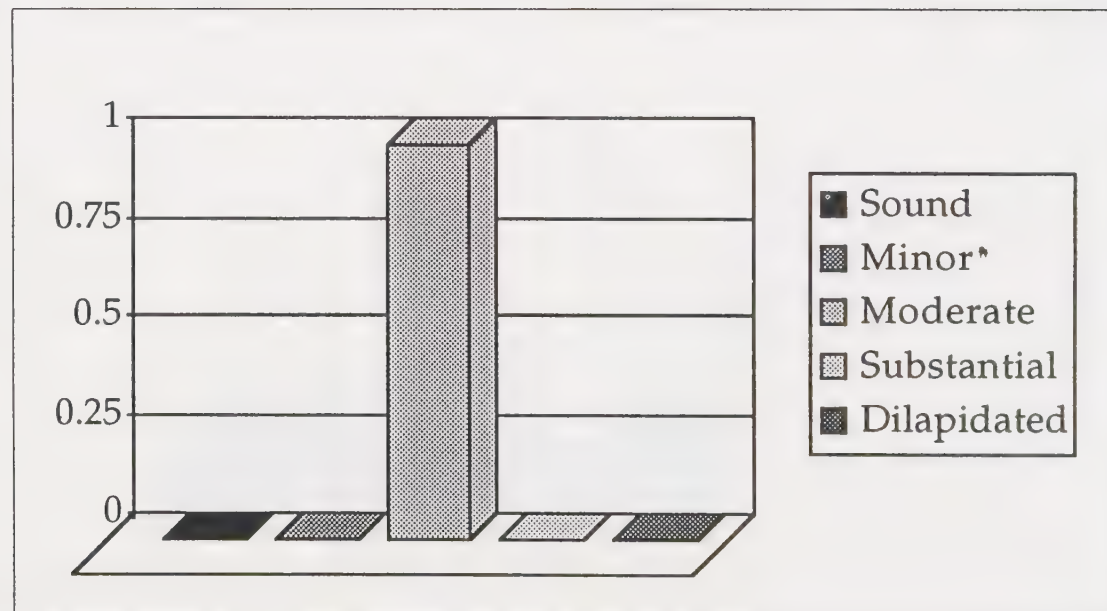
<b>Total # of Units</b>	<b>1</b>
Sound	0
Minor	0
Moderate	1
Substantial	0
Dilapidated	0
<b>Average Score for Entire District</b>	<b>38</b>



The Housing Conditions Survey took into consideration five structural elements of each housing unit, namely: 1) Foundation: 0-25 pts, 2) Roofing: 0-15 pts, 3) Siding: 0 -10 pts, 4) Windows: 0-10 pts and 5) Doors: 0-3 pts, (0 pts equaling excellent condition, maximum pts indicating dilapidated condition). The following is a breakdown of the aggregate scores and their corresponding condition category:

Sound	9 or less pts
Minor	10-15 pts
Moderate	16-39 pts
Substantial	40-55 pts
Dilapidated	56 pts and over

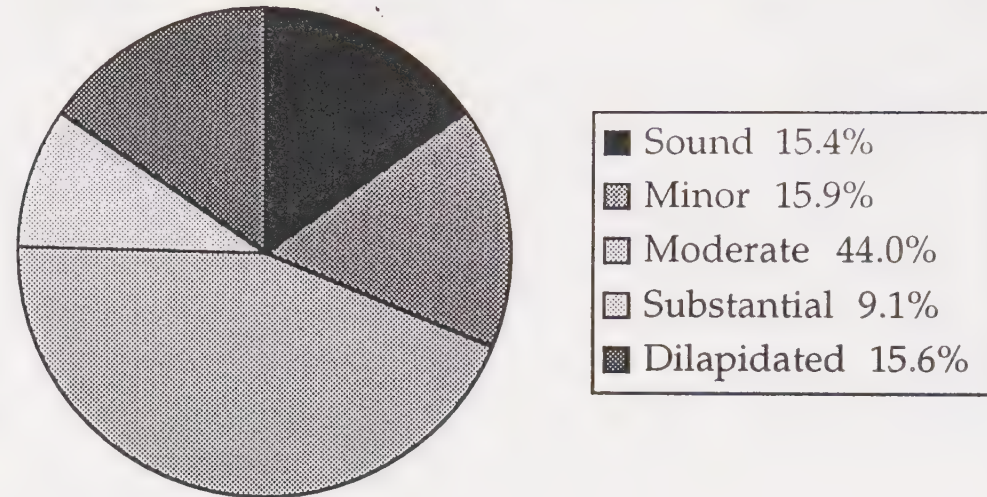
All units receiving more than 10 pts are in need of some form of rehabilitation.







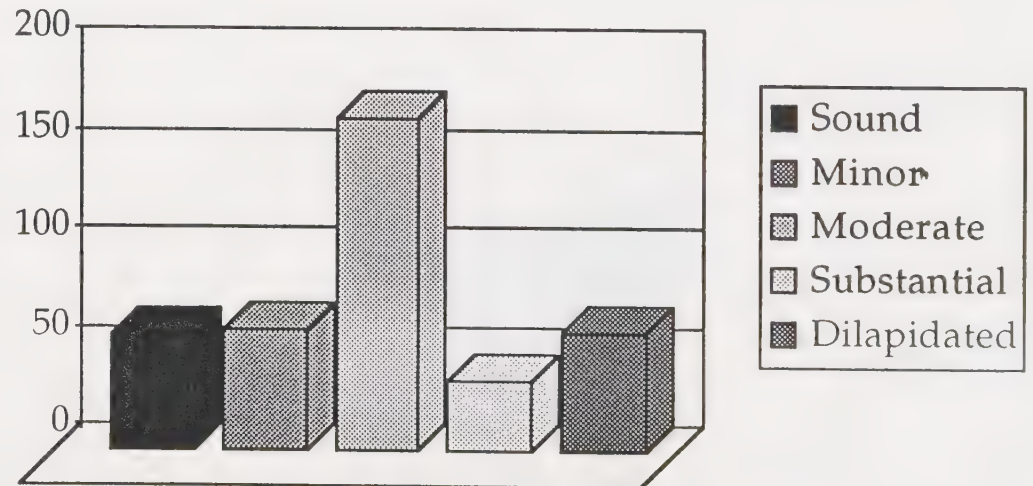
<b>Total # of Units</b>	<b>384</b>
Sound	59
Minor	61
Moderate	169
Substantial	35
Dilapidated	60
<b>Average Score for Entire District</b>	<b>26</b>



The Housing Conditions Survey took into consideration five structural elements of each housing unit, namely: 1) Foundation: 0-25 pts, 2) Roofing: 0-15 pts, 3) Siding: 0 -10 pts, 4) Windows: 0-10 pts and 5) Doors: 0-3 pts, (0 pts equaling excellent condition, maximum pts indicating dilapidated condition). The following is a breakdown of the aggregate scores and their corresponding condition category:

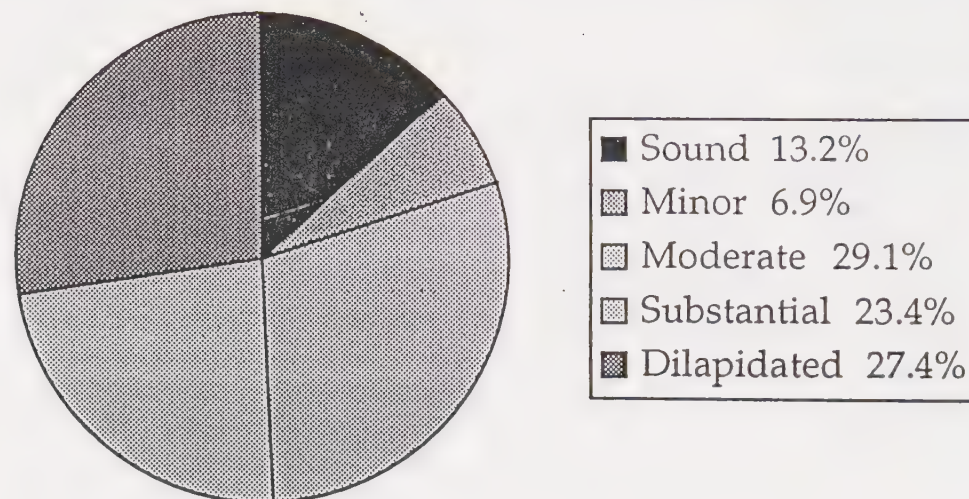
Sound	9 or less pts
Minor	10-15 pts
Moderate	16-39 pts
Substantial	40-55 pts
Dilapidated	56 pts and over

All units receiving more than 10 pts are in need of some form of rehabilitation.





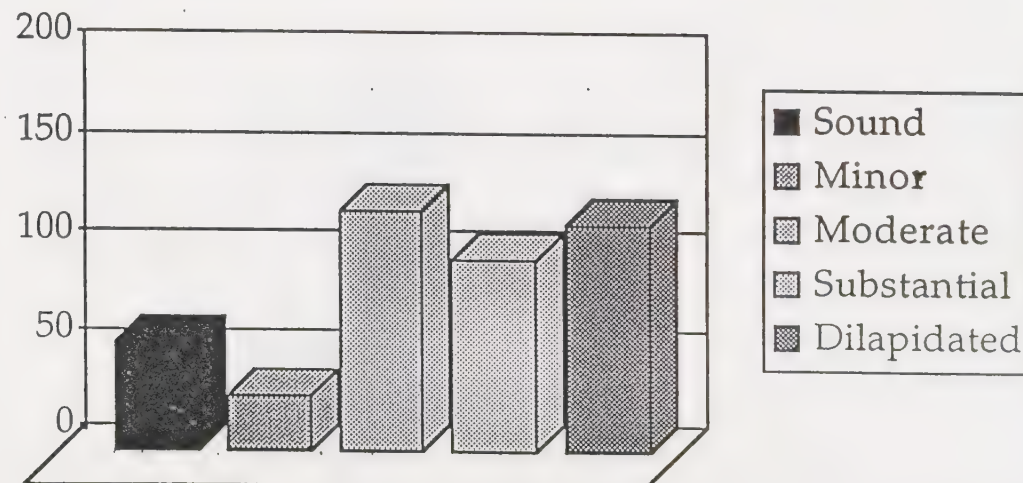
<b>Total # of Units</b>	<b>423</b>
Sound	56
Minor	29
Moderate	123
Substantial	99
Dilapidated	116
<b>Average Score for Entire District</b>	<b>36</b>



The Housing Conditions Survey took into consideration five structural elements of each housing unit, namely: 1) Foundation: 0-25 pts, 2) Roofing: 0-15 pts, 3) Siding: 0-10 pts, 4) Windows: 0-10 pts and 5) Doors: 0-3 pts, (0 pts equaling excellent condition, maximum pts indicating dilapidated condition). The following is a breakdown of the aggregate scores and their corresponding condition category:

Sound	9 or less pts
Minor	10-15 pts
Moderate	16-39 pts
Substantial	40-55 pts
Dilapidated	56 pts and over

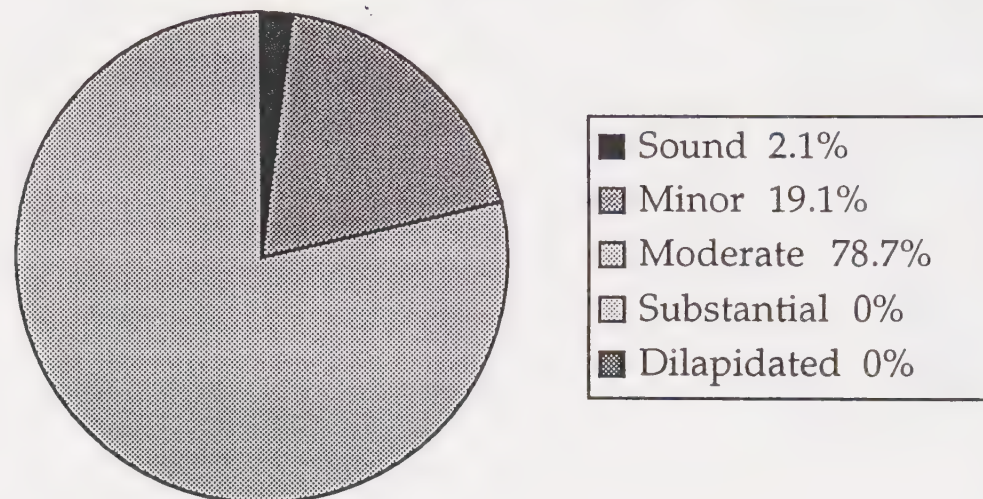
All units receiving more than 10 pts are in need of some form of rehabilitation.







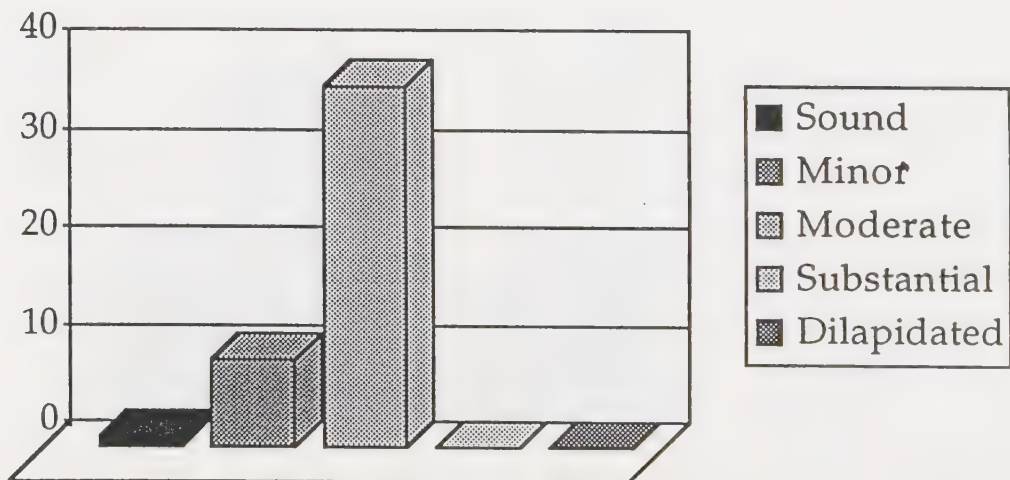
<b>Total # of Units</b>	<b>47</b>
Sound	1
Minor	9
Moderate	37
Substantial	0
Dilapidated	0
<b>Average Score for Entire District</b>	<b>18</b>



The Housing Conditions Survey took into consideration five structural elements of each housing unit, namely: 1) Foundation: 0-25 pts, 2) Roofing: 0-15 pts, 3) Siding: 0 -10 pts, 4) Windows: 0-10 pts and 5) Doors: 0-3 pts, (0 pts equaling excellent condition, maximum pts indicating dilapidated condition). The following is a breakdown of the aggregate scores and their corresponding condition category:

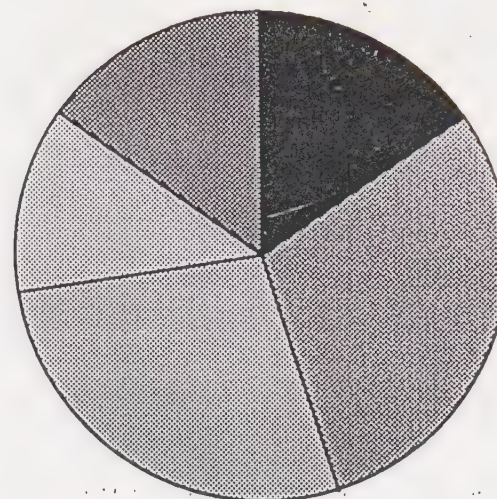
Sound	9 or less pts
Minor	10-15 pts
Moderate	16-39 pts
Substantial	40-55 pts
Dilapidated	56 pts and over

All units receiving more than 10 pts are in need of some form of rehabilitation.





<b>Total # of Units</b>	<b>277</b>
Sound	43
Minor	82
Moderate	76
Substantial	34
Dilapidated	42
<b>Average Score for Entire District</b>	<b>31</b>

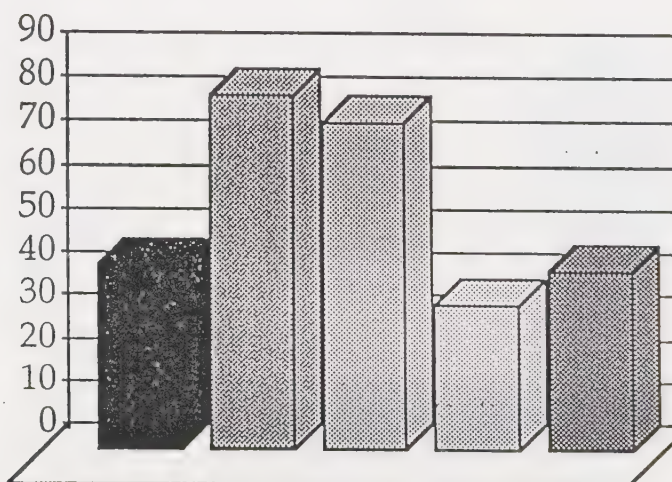


■ Sound 15.5%  
 ■ Minor 29.6%  
 ■ Moderate 27.4%  
 ■ Substantial 12.3%  
 ■ Dilapidated 15.2%

The Housing Conditions Survey took into consideration five structural elements of each housing unit, namely: 1) Foundation: 0-25 pts, 2) Roofing: 0-15 pts, 3) Siding: 0-10 pts, 4) Windows: 0-10 pts and 5) Doors: 0-3 pts, (0 pts equaling excellent condition, maximum pts indicating dilapidated condition). The following is a breakdown of the aggregate scores and their corresponding condition category:

Sound	9 or less pts
Minor	10-15 pts
Moderate	16-39 pts
Substantial	40-55 pts
Dilapidated	56 pts and over

All units receiving more than 10 pts are in need of some form of rehabilitation.

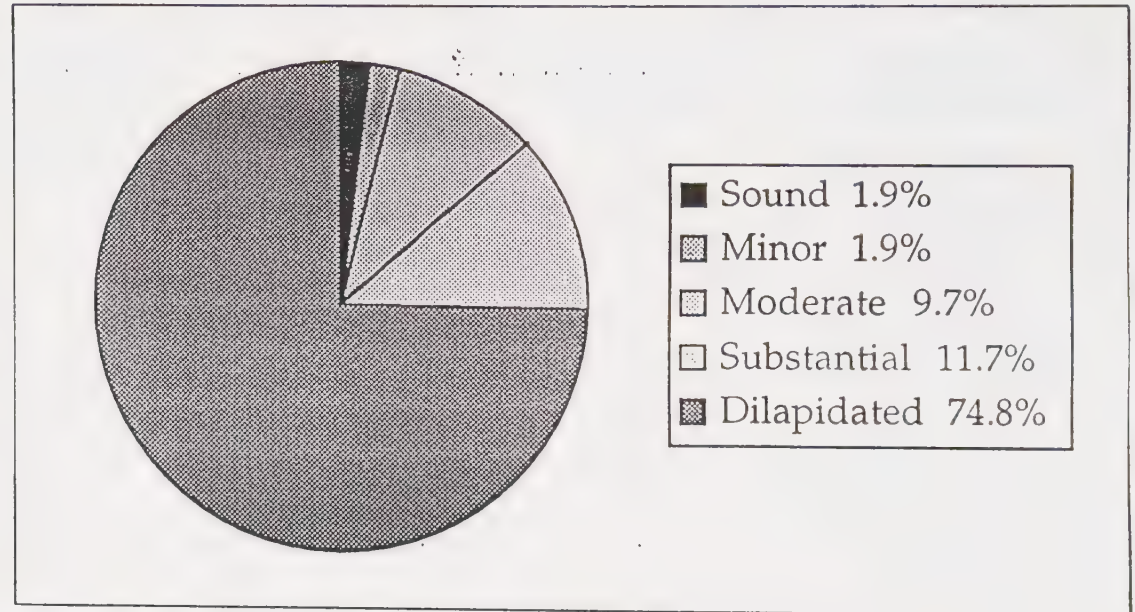


■ Sound  
 ■ Minor  
 ■ Moderate  
 ■ Substantial  
 ■ Dilapidated





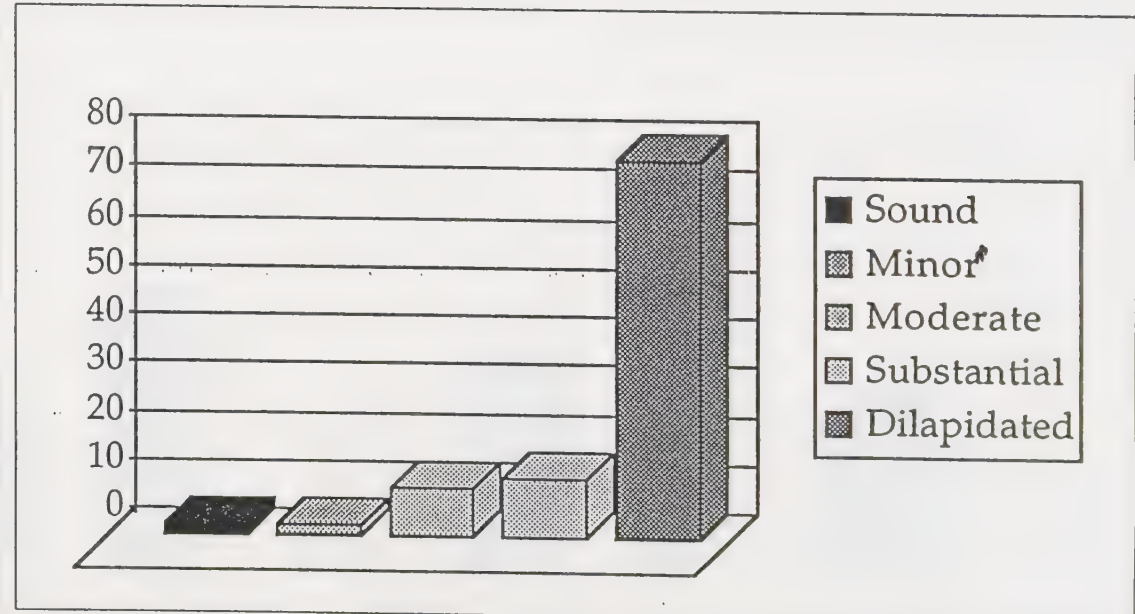
<b>Total # of Units</b>	<b>103</b>
Sound	2
Minor	2
Moderate	10
Substantial	12
Dilapidated	77
<b>Average Score for Entire District</b>	<b>53</b>



The Housing Conditions Survey took into consideration five structural elements of each housing unit, namely: 1) Foundation: 0-25 pts, 2) Roofing: 0-15 pts, 3) Siding: 0 -10 pts, 4) Windows: 0-10 pts and 5) Doors: 0-3 pts, (0 pts equaling excellent condition, maximum pts indicating dilapidated condition). The following is a breakdown of the aggregate scores and their corresponding condition category:

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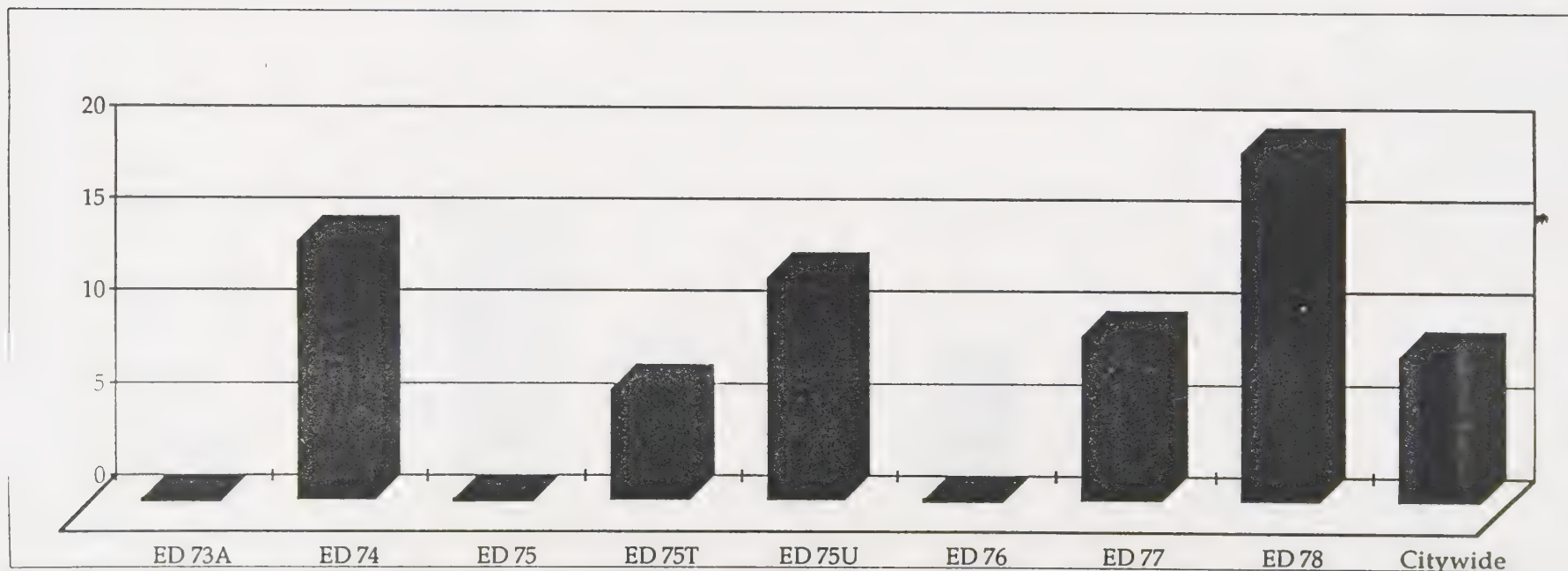
# Foundation Condition Survey by Enumeration District

1991

Examining the condition of foundations throughout the City was completed as part of the overall Housing Survey. The following point system was used to categorize the foundation needs/conditions of housing units throughout the City.

Existing Foundation in Good Condition	less than 3 pts
Needs a partial foundation	3 to 10 pts
Needs substantial work on foundation	10 to 20 pts
Needs a complete foundation	21 pts or more

<u>Enumeration District</u>	<u>Average Score Per Housing Unit</u>	<u>Foundation Condition Category</u>
ED 73A	0	Good Condition
ED 74	14	Needs Substantial
ED 75	0	Good Condition
ED 75T	6	Needs Partial
ED 75U	12	Needs Substantial
ED 76	0	Good Condition
ED 77	9	Needs Partial
ED 78	19	Needs Substantial
Citywide	8	Needs Partial







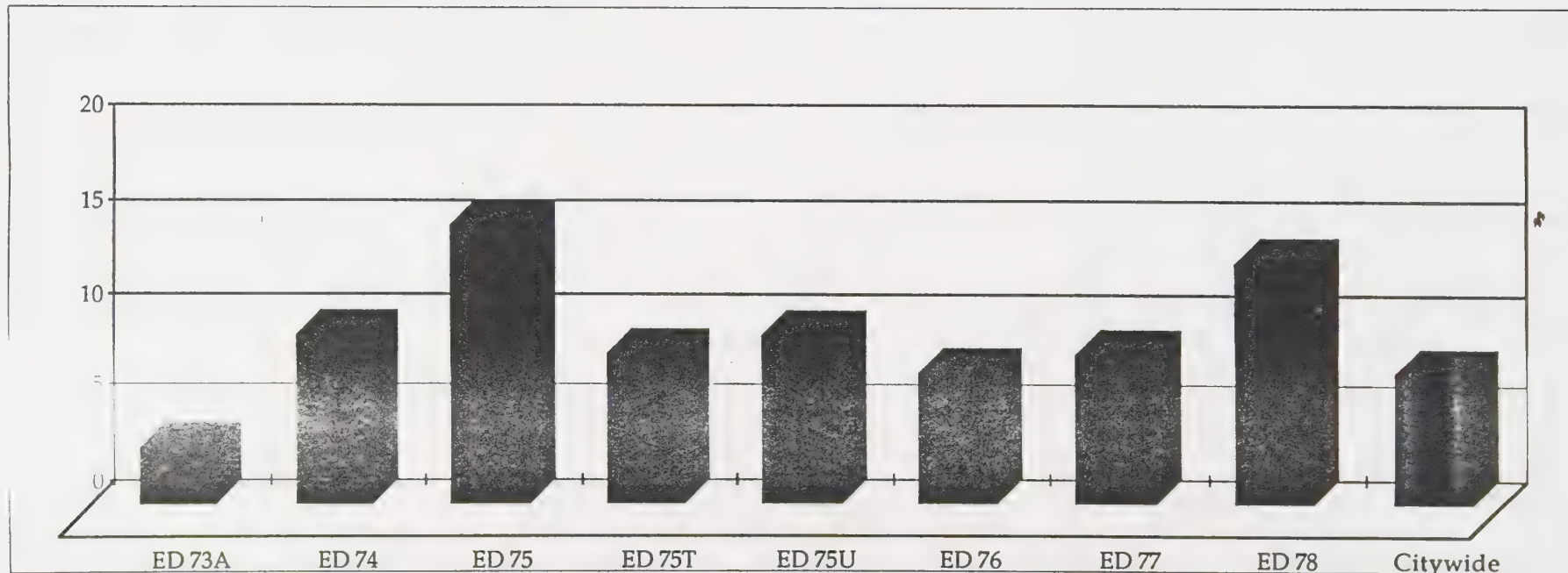
# Roofing Condition Survey by Enumeration District

1991

Examining the condition of roofing structures throughout the City was completed as part of the overall Housing Survey. The following point system was used to categorize the roofing needs/conditions of housing units throughout the City.

Good Condition	0 pts
Minor Repair	3 pts or less
Needs Patching	4 to 8 pts
Needs Structural Repair	9 to 12 pts
Needs Replacement	13 or more pts

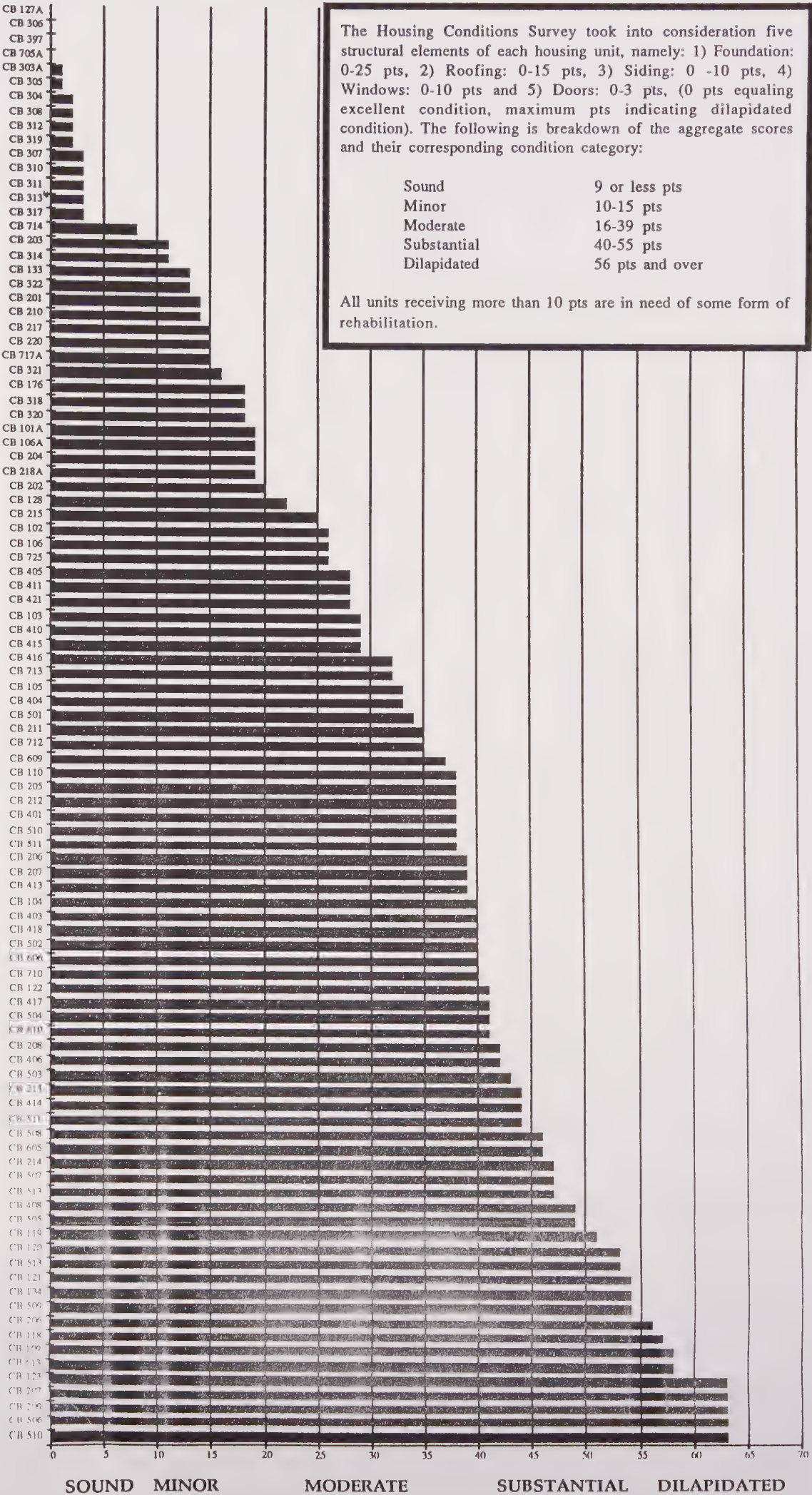
<u>Enumeration District</u>	<u>Average Score Per Housing Unit</u>	<u>Roofing Condition Category</u>
ED 73A	3	Minor Repair
ED 74	9	Structural Repair
ED 75	15	Needs Replacement
ED 75T	8	Needs Patching
ED 75U	9	Structural Repair
ED 76	7	Needs Patching
ED 77	8	Needs Patching
ED 78	13	Needs Replacement
Citywide	7	Needs Patching





HOUSING CONDITIONS BY CENSUS BLOCK

1991

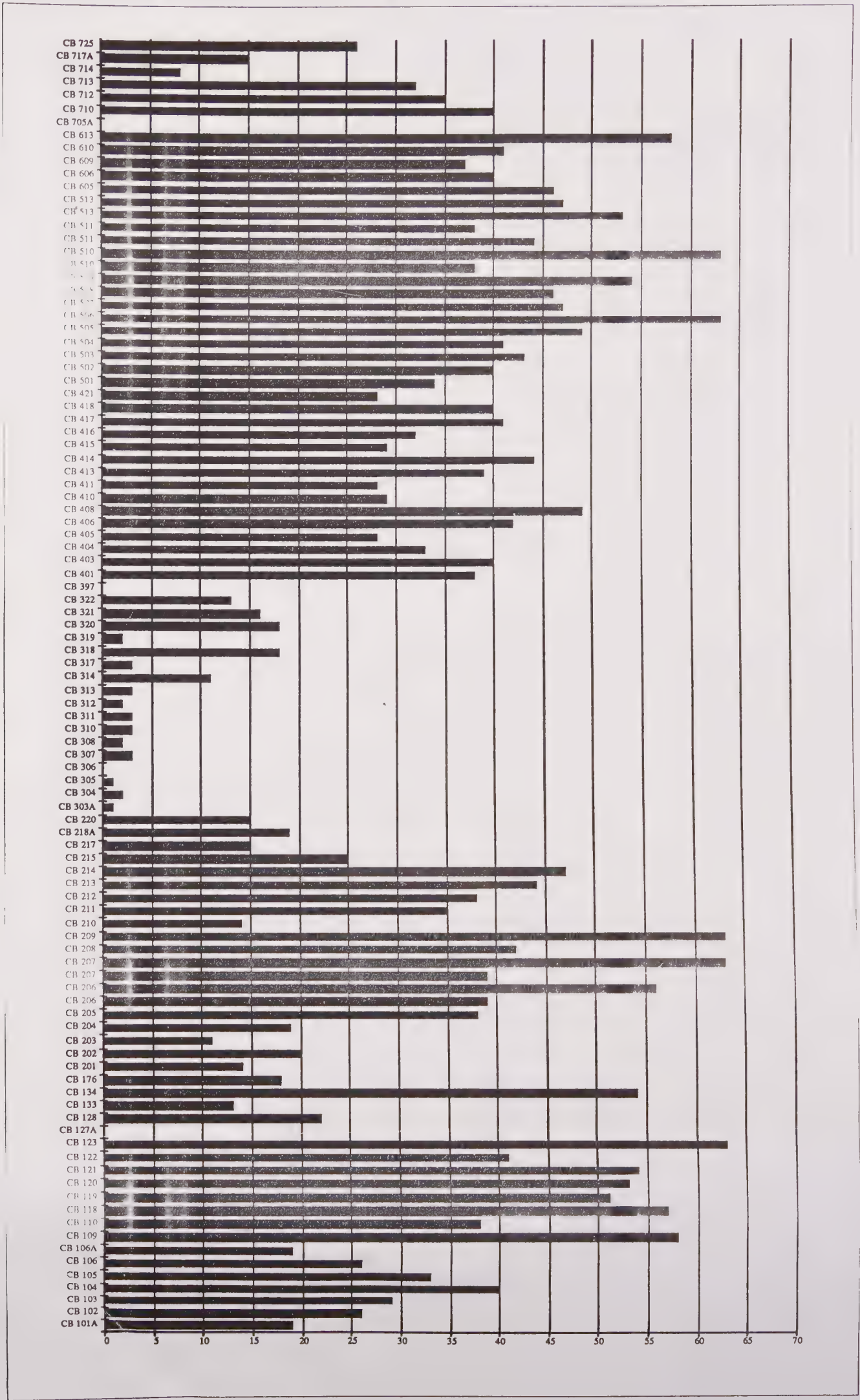






HOUSING CONDITIONS BY CENSUS BLOCK

1991





## FAIR SHARE ALLOCATION

Tulare County's Regional Fair Share Allocation for 1990 through 1997 for Lindsay is as follows:

### **FAIR SHARE ALLOCATION FOR THE CITY OF LINDSAY**

<b>INCOME</b>	<b>%</b>	<b>1 9 9 0</b>	<b>1 9 9 7</b>	<b>ADDITIONAL UNITS</b>
Very Low	28	738	839	101
Low	21	553	629	76
Moderate	20	527	599	72
Above Moderate	31	817	929	112
<b>TOTALS:</b>	<b>100</b>	<b>2635</b>	<b>2996</b>	<b>361</b>

SOURCE: TCAG Fair Share Allocation.

Based on the historic density pattern described above, it appears that the City of Lindsay will be able to meet its Fair Share Allocation for 1997 even if developers continued to propose projects at less than the maximum density allowed under the General Plan. The housing market and the construction costs of the area indicate existing needs, but preferable to the local population. Even at the lower densities, home builders should be able to provide low and moderate-income housing. The ability of the housing market to address very low-income needs will depend on the availability to local, state and federal financial assistance.

In addition to the 361 housing units required by 1997 the City's share of the farm worker housing need is 25 units. Through its current zoning, the City has provided for transitional housing for both farm laborers for farm worker families.

## HOUSING COSTS

Until recently, the interest rate burden on prospective home buyers has directly affected the real estate sales figure for Lindsay. One small advantage to prospective home buyers is that the depressed market has tended to stabilize prices of older, existing houses. The average price for a two bedroom house in Lindsay is \$50,000 and or a three bedroom \$75,000.

A second and more meaningful value is the price of new homes which need to be constructed to house Lindsay's new citizens in the coming five years.

<b>ANALYSIS OF NEW CONSTRUCTION COSTS IN 1992</b>	
Underdeveloped Land Cost Per Acre	\$20,000
Construction (1,200 Sq. ft. house)	\$60,000
Marketing	\$6,000
<b>TOTAL</b>	<b>\$86,000</b>

To purchase a house in 1992 assuming a 10% down payment, a loan balance of \$75,000 would require payments of \$603 per month for housing (estimating a 30 year loan at 9% interest rate.) This does not





include utilities or any other estimated costs of homeownership.

As mentioned earlier, Lindsay has a need for more affordable rental units and the greater need is for larger, affordable units. Owner-occupied units might need new affordable housing programs that will "buy-down" the monthly housing costs for those in the very low lower income groups.

77.5% or 1,094 of Lindsay's current homeowner households are paying more than 25% of their gross income for housing.

### Renters

A survey of rental property managers showed an average monthly rental of \$350 per month for a two bedroom apartment. In 1984, 783 or 77.7% of rental households were paying in excess of 25% of gross monthly income for housing.

### Mobile Homes

The rapidly escalating costs of land, lumber, labor and mortgage funds in the recent past have focused new attention on the use of mobile homes as an alternative to standard-built housing. The State recognized this housing resource in 1980 with passage of SB 1960 which opened up previously restricted single-family zones to mobile homes. The City of Lindsay has accordingly revised their zoning ordinance to conform to this need. This broader base of available land will have a significant effect on bringing affordable housing within reach of prospective home buyers who have been otherwise barred from the housing market.

The average purchase price for a 1,200 square foot mobile home in Tulare County is substantially lower than a newly constructed house of comparable size. The majority of all mobile homes in the city are located within conventional mobile home parks. The 1983 Department of Finance Special Census counts 193 mobile homes. There are seven mobile home parks in the city, and some of these are in need of rehabilitation, such as repair and paving some of streets, landscaping and establishment of setbacks and parking requirements. The largest park of 110 spaces is at capacity, and occupancy is reserved for retired residents. There is a need for both mobile home parks and subdivisions along with rehabilitation of existing parks within the City of Lindsay. Appropriately-zoned land is available within the city limits as well as adjacent land with annexation potential.

The following is a comparison of estimated costs of mobile homes in various development situations. Each example assumes a 1200 square foot home set-up at a site-ready location.

1992 Purchase Price (includes transportation to the site, set-up and utility hook-ups)	\$39,000
Air conditioning	\$1,900
Skirting	\$700
Awning	\$1,900
SUBTOTAL	\$43,500 (add to price of land for total)



LAND PRICE		TOTAL EST. COST (Unit & Land)
R-1-7 (7,000 square feet)	\$20,000	\$63,500
Mobile home subdivision (4,000 square feet)	\$10,000	\$53,500

## ENERGY CONSERVATION

Analyzing housing problems and needs of a community (affordability, accessibility and condition), and proposing programs to solve these problems, must also include a discussion of energy conservation.

The City realizes the opportunity which exists for substantial energy conservation in new residential development. It will, as in the past, continue to monitor all building permits to insure conformance to regulations applicable to residential buildings as outlined in the California Energy Commission handbook Energy Building Regulations for New Residential and Non-Residential Buildings, Pg. 82 (California Administrative Code, Title 20, Chapter 2, Subchapter 4, Article 1). These regulations apply to all new buildings constructed after July 1, 1982. These regulations require a substantial increase in wall and ceiling insulating values, shading of south windows, minimum thermal mass requirements, and glazing to floor area ratios to decrease heat loss. The city shall insure that all new building within its jurisdictions will comply with all State building requirements.

The City shall further promote the Federally mandated Residential Conservation Service (RCS) program, an energy-audit/weatherization retrofit plan. These audits are either Class A: provided free by a qualified utility auditor, or Class B: a do-it-yourself audit, with results analyzed by the utilities' computer program and recommendations returned to the customer. The State RCS plan also encourages the utilities to contract with local governments and community groups to provide services within the plan.

Due to the age of many of the homes in Lindsay, coupled with the extremely low median family income, the City realizes the importance to assist in informing residents of energy saving techniques and possible funding assistance programs available. Educating citizenry to the importance of lowering the heating thermostats in the winter, raising the air conditioning temperatures, insulation and weatherization is the City's first concern. The City shall review and recommend any revisions and/or additions to city codes and ordinances which could substantially reduce energy consumption in new residences.

## PRESERVING AFFORDABILITY

Affordability for a wider range of Lindsay's households can be achieved by a number of strategies:

1. Continuing and expanding the two on-going housing assistance programs in Lindsay:

### Tulare County Housing Authority

The Tulare County Housing Authority administers the U.S. Department of Housing and Urban Development Section 8 Housing Assistance Program to cities in Tulare County. The City of Lindsay participates in this program. Section 8 will pay the difference between 25% of a person's monthly income and the rental amount of the unit. This allows below market-rate households to defray a portion of their monthly housing costs, increasing disposable income for other items.





These units are contracted for individually by the tenants and are distributed throughout the entire city. Presently, there is a total of 54 assisted units in the City of Lindsay under this program.

#### Farmers Home Administration

FmHA operates a similar program of rental assistance by making low-interest loans to developers who agree to construct low-cost rental housing. The following number of units presently exist in the City of Lindsay under these various programs:

FmHA 502 and 504 units	277
FmHA 515	144 units

## 2. Investigate the use of new programs:

#### Land Banking

This method of reducing housing costs has been used successfully by a number of communities in California. Through the use of Community Development Block Grant or Revenue Sharing Funds, vacant parcels within city limits are purchased by the city and held until they are needed or until the private market offers an opportune time for construction. The land may be then resold at the original cost, or payment may be scaled down to small annual payments at below market interest rates.

#### Non-Profit Housing Corporations

These organizations are formed for the express purpose of applying for State and Federal housing grants, purchasing and assembling land, contracting for construction of the housing units, then processing applications for eligibility to rent. Often the corporation are formed by associations of churches, local public interest groups, and service organizations. In Lindsay this could be a consortium of local agricultural industries and large agricultural operators wishing to establish a more stable labor force. The advantage of the arrangement is that it allows public housing to be built without submitting the project to voter approval (Article 34).

Administration of the project, from construction to operation, is done by a private entity, eliminating cost to government agencies.

#### Article 34 - Public Housing

Tulare County Housing Authority maintains over 700 permanent low-rent units throughout Tulare County, and almost 400 farm labor housing units. These dwellings are owned, maintained and operated by the Tulare County Housing Authority, and are fulfilling the need for low-cost housing in several neighboring communities. Ownership by the Housing Authority allows a stable rent level which can remain artificially low if it must aid low-income families. Maintenance and operation are provided for by the Housing Authority and the presence of these units is a real asset to any community.

Before the Housing Authority can construct or buy any units in Lindsay, they must obtain voter approval (Article 34, California Constitution). This can be done at any general election and requires approval by a majority of voters. This approval is often difficult to obtain. In 1976, Lindsay defeated an Article 34 ballot.



## ADEQUATE SITES/INVENTORY OF LAND

### Land Inventory for Housing Sites

General Plan Designation	ZONING	(d.u./A)	VACANT ACRES	DWELLING UNIT POTENTIAL*
High Density	RM-1.5 (multi-family)	28	0.36	15
Medium Density	RM-3 (multi-family)	14	75.83	742
Low Density	R-1-7 (single family)	7	184.18	900

\*NOTE: Figures for net dwelling unit potential have been adjusted by a factor of .80 to reflect NET densities. This allows for streets, sidewalks and public facilities.

The City of Lindsay encompasses approximately 2.5 square miles. The table above shows the number of acres suitable for residential development and having characteristics that make the sites appropriate for housing construction--freedom from flooding, seismic hazards, on stable, level land; accessibility to community services, shopping facilities, and compatibility with surrounding land uses.

Land in Lindsay is available to developers at a lower dollar figure in all parcel sizes than in many other incorporated cities in Tulare County. Even with this advantage, the developers have requested, and in two instances made application for, the City to allow more dwellings per acre to greater maximize the developed costs of each new dwelling unit (Sierra View Estates and Valley Christian Community).

The demand for new development for low and moderate income groups for rentals has been apartments. Delta Vista apartments (Farmers Home) was approved and constructed in 1989. The City is meeting its goal for conventionally financed housing and apartments for people who do not qualify as low and moderate income. During the planning period of 1984 to 1990, the City approved some 65 conventionally financed apartment units.

The County of Tulare General Plan has an Urban Boundaries Element. The Urban Boundaries Element designates 650+ acres, an area approximately one-half the size of the present city, as an area which the County of Tulare and the City of Lindsay have targeted as a transitional area and as an area ready to be developed to full urban standards and as an area to be subject to urbanization as need dictates and in no event longer than 20 years. The City of Lindsay is actively pursuing development of these 650+ acres which are mostly designated for residential use. The area is presently sparsely populated and mostly planted in citrus groves.

### Relationship of Public Facilities to Residential Development:

Sewer and Trunk Lines and Treatment Facilities: The City of Lindsay waste water treatment facility is at capacity. The City Council has expressed serious concern that this condition, if not mitigated, will have an adverse impact on growth. Presently, the City has set-aside funds for a joint project with Tulare County for a 25% expansion of the domestic waste water treatment facility. The expansion of the plant will serve some 600 new households. completion of project will meet by 1994 will meet and exceed the housing needs of the community through the planning period.





## Water Facilities:

The City of Lindsay has spent over one million dollars, mostly of its own general fund monies, to mitigate a nitrate problem in the well water. The construction of a clarifier at a cost of over \$600,000 completed the delivery and filtration system. The City has negotiated a long-term contract for 2500 acre feet of Friant Kern Canal water which will supply the city's annual water needs. The City is presently in the final stages of securing a 1.52 million dollar grant from the Economic Development Administration for the addition two new water wells. With these wells as backup and the Friant Kern Canal as the main supplier, the City of Lindsay will have mitigated the high nitrate problem involving affordable housing, the City of Lindsay shows an affirmative path of activity mitigating obstacles in pursuit of providing housing.

## Ability to Serve Sites in Inventory of Land:

Water, sewer and other pertinent infrastructures are in close proximity to, and the City will make these available, to all sites specified in the land Inventory (upon annexation where necessary).

## ANALYSIS OF POTENTIAL AND ACTUAL GOVERNMENTAL CONSTRAINTS:

Local governmental constraints to housing development include the previously stated sewer and water constraints. Both of these constraints are being mitigated before they become a deterrent to development within the City of Lindsay. Other areas of possible governmental constraints include the following:

Currently the City of Lindsay has three residential zoning districts, namely: 1) R1-7 (single family residential - 7,000 sq. ft. of lot area for each unit), 2) RM-3 (multi-family residential - 3,000 sq. ft. for each unit) and 3) RM-1.5 (multi-family residential - 1,500 sq. ft. for each unit);

Residential street width requirements are 40 feet in the City of Lindsay. Some communities have reduced this requirement to 36 feet. In an effort to maximize density on new residential subdivisions, the city should consider such a proposal for its local regulations.

The city requires curb, gutter and sidewalk for all new development within the city limits. This requirement insures proper drainage and public access throughout each residential development. Additionally, the city operates a no-interest revolving loan program for curb, gutter and sidewalk repair program for existing residential uses.

The City allows for common trenching practices for utility purposes of gas, electric and cable.

School Facilities: The City has received communication from the Lindsay Unified School District setting forth the problems of overcrowding as follows: "The Lindsay Unified School District establishes a standard of adequate educational facilities which provide single session school days in all schools and class sizes not to exceed 30 students. Proper mitigation of this requirement must be realized prior to approval of future development. Present plan to seek voter-approval of a parcel tax through a special election, June 5, 1984, represents a good faith effort to mitigate this potential restriction on future growth."<sup>1</sup> The School District will be holding a special election seeking approval to levy taxes with the proceeds therefrom to be used to construct facilities to eliminate the alleged overcrowding. In the event the election is unsuccessful, the School District has indicated that they will appeal to the City Council for school impact fees.

In 1989, the School District did in fact establish a school impact fee. Presently the fee for new construction is \$1.58 a square foot.

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<sup>1</sup> Lindsay Unified School District, Board of Education, February 21, 1984



The ability to utilize federal and state programs has been diagnosed and found to be a constraint. This problem for the most part is not due to any lack of enthusiasm or support for such programs by either the Council or the Staff, but due to economics and staffing. Lindsay, with limited finances and limited staffing, as with many small cities, has not been able to link programs to the proper funding agencies. The City of Lindsay in an effort to overcome this potential constraint hired a city planner/administrative analyst on a full-time basis in 1987 who has the responsibility to link possible programs with compatible grant or other funding mechanisms.

The planning, building permit, and approval processes for the City of Lindsay do not present any governmental constraints. For example:

**Planned Unit Developments:** During the next five years, the City plans to increase the emphasis on Planned Unit Developments as an incentive to developers. To speed the processing and clarification of these planned unit developments, a new planned unit development ordinance was drafted and has now been approved by the Lindsay City Council.

**Parkland Dedication In-Lieu Fees:** The City has an Ordinance requiring parkland dedication in-lieu fees. This present ordinance replaced a more restrictive and inequitable parkland dedication in-lieu fee of 1% of the project valuation. The new fee is more closely associated with actual costs and actual population impacts.

To assist with the financing so vital to developers, the City of Lindsay has entered into payback agreements with developers to help defray developers' costs of infrastructures such as sewer lines, water lines, storm drain facilities, and curbs and gutters. When a developer installs or extends water and sewer lines to serve his site, whether they be major trunk lines or normal required line extensions, the City and the developer may enter into an agreement whereby the City reimburses the developer for these line extensions to his site as the fees are collected from future development along the frontage of the lines installed. In some instances involving extensions of major trunk lines, the City has opted to make a cash contribution to developers to assist in the extension of these major lines. This provides an incentive to stimulate future development as it "opens up" potential development areas within the City.

**Planning and Development Fees:** The City of Lindsay, to stimulate housing growth and to assist developers with "fast-track" planning at affordable costs, has established planning and development fees which are documented by actual costs. The following chart compares Lindsay's development fees with surrounding communities. Information from other cities was taken from the Collins and Associates.





PLANNING PERMITS	TULARE CO.	EXETER	FARMERSVILLE	WOODLAKE	LINDSAY
Annexation	-	750	cost + 25%	750	1360 deposit*
Zone Change	1550	400	275	350	475
GPA/ZCA	1270 min.	600	1075	800	500
CUP	1570	350	265	350	75/200/470
Variance	875	300	75	300	230
Site Plan Review	400	400	125-200	200	150/350/550
PUD	2650	1000	780	900	2000 deposit*
Minor Deviation	-	-		-	-
Home Occupation Permit	-	25		65	-
Classification of Use	-	100		100	-

ENVIRONMENTAL (CEQA)	TULARE CO.	EXETER	FARMERSVILLE	WOODLAKE	LINDSAY
Initial Assessment	-	-	-	-	-
Negative Declaration	120	100		100	80
EIR	cost + 10%	cost + 10%+	cost + 25%	cost + 10%+	530 deposit*

PROPERTY DIVISION	TULARE CO.	EXETER	FARMERSVILLE	WOODLAKE	LINDSAY
Certification of Compliance	420	100	110	75	100
Lot Line Adjustment	330	300	100 + 15/lot	150	275
Tentative Parcel Map	390 + 175/lot	600	265	600	950 deposit*
Final Parcel Map	-	600	240	600	1600 deposit*
Tentative Tract Map	585 + 28/lot	500 + 10/lot	450 + 10/lot	500 + 50/lot	1200 despoit*
Final Tract Map	-	500 + 10/lot	460 + 10/lot	50 + 5/lot	3300 deposit*

Present Residential Development Standards: The development standards for the single-family residential zone (R-1-7) and (R-1-5) are as follows:

Minimum site area (R-1-7)	7,000 sq. ft.
Minimum site area (R-1-5)	5,000 sq. st.
maximum site area covered by structures	40 %
Minimum lot width	60 ft.
Minimum lot depth	100 ft.
Front Yard Setback	15 ft.
Rear Yard Setback	10 ft.
Side Yard Setback	5 ft.
Parking Requirement	2 spaces
Open Space	60 %

Second dwelling units allowed in a single family zone is allowed under a conditional use permit.



Manufactured Housing is allowed a single family zone pursuant to realistic design standards.

The development standards for the multi-family residential zones (RM-1 and RM-3) are as follows:

	RM-1.5	RM-3
Minimum total site area	6,000 sq. ft.	6,000 sq. ft.
Minimum site area per dwelling unit	1,500 sq. ft.	3,000 sq. ft.
Minimum lot width	60 sq. ft.	60 sq. ft.
Minimum lot depth	100 sq. ft.	100 sq. ft.
Front Yard Setback	15 sq. ft.	15 sq. ft.
Rear Yard Setback	10 sq. ft.	10 sq. ft.
Side Yard Setback	5 sq. ft.	5 sq. ft.
Open Space	30 %	50 %
Parking		
Studio	1.5 spaces	1.5 spaces
One Bedroom	1.5 spaces	1.5 spaces
Two or more Bedrooms	2.0 spaces	2.0 spaces

Building codes and enforcement: Once a planning project has received approval, the next step is submittal of final engineering plans and data to allow the developer to pull a building permit. The building inspector who is responsible for building permits and code enforcement is directly under the supervision of the Public Works Division Chief. With the Public Works Division Chief being familiar with the planning project, and any developmental conditions of approval that may have been placed upon the project, this makes for a smooth transition over to the Building Inspector for monitoring the planning project through the construction phase.

The City of Lindsay adopted 1991 UBC with one minor amendments.....drain lines on water coolers on the roof.

Turnaround time for a building permit for a single family home is generally 24 hours. Turnaround time for an apartment complex is generally 3 to 5 days. Turnaround time of a building permit for the rehabilitation of a single family home is generally 24 hours. Developers are encouraged to take advantage of the city's preconstruction and/or preapplication conferences. This meetings involve representatives from all affected city departments and the developer. Many issue can be discussed and "ironed-out" prior to the start of the proposed project.

Since the City has a small staff, one stop processing is generally accomplished by reviewing the proposed project first with the Community Development Director who in turn can project all application processes needed. Applicants are allowed to concurrently process applications at their own risk (meaning that a variance application can be accompanied by a tentative parcel map but the variance application would have to receive approval for the tentative parcel map to be approved).

Processing time varies from each application but on the average a 4 unit apartment complex would take 6 weeks for city approval (from submission of a site plan to the issuance of a building permit). A 20 unit subdivision would take approximately 4 months (from submission of a subdivision map to the issuance of a building permit).

A four unit apartment complex can expect a turnaround time of 60 days for project submittal to the City of Lindsay to issuance of a building permit.





A 20 lot subdivision can expect a turnaround time of 180 days for project submittal to the City of Lindsay to issuance of a building permit.

The following chart outlines the typical processing fees for single family and multi-family developments.

Type of Fee	Single Family (1200 sq. ft.)	Multi-family (4 units, 3,000 sq. ft.)
Water Connection	\$400.00	\$400.00
Sewer Connection	\$850.00	\$850.00
Parkland	\$495.00	\$1200.00
School Impact	\$1896.00	\$4740.00
Building Permit	\$700.00	\$2000.00
<b>Total</b>	<b>\$4341.00</b>	<b>\$9190.00</b>

Density Bonus: Government Code Section 65915 requires the granting of at least a 25% density bonus to developers for constructing at least 25 percent of the total units of a housing development for persons and families of low and moderate income, or 10 percent of the total units of a housing development for lower income households. The City of Lindsay abides by Section 65916 of the Government Code in providing density bonuses. As an example of compliance, the City of Lindsay has in the past worked with developers in providing density enhancements for low-cost housing including granting of planned unit development zones when appropriate and applicable. Working with planned unit developments for affordable housing is sometimes difficult due to the fact that a planned unit development even though providing more housing, it sometimes does increase development costs. For the past 15 years all subdivision in Lindsay, other than parcel map subdivisions, for all housing has been subsidized low-cost housing. The City of Lindsay in an effort to encourage this housing has not required developers to build or intermingle non-subsidized housing in these subsidized subdivisions.

The City has included a statistical review of the availability of financing to under-served groups and areas in the community for construction, rehabilitation, or mortgage loans. Information was made available by the Bank of America and the Bank of the Sierra (see appendix). This information was obtained under the federal Home Mortgage Disclosure Act (HMDA), which requires specified lending institutions to disclose the number, amount, and location of mortgage and rehabilitation loans originated or purchased, and under the community Reinvestment Act (CRA), which requires that specified lending institutions help meet the credit needs of their communities.

The CRA requires that each lending institution covered by the Act provide maps describing its lending areas and information about the types of loans it provides, and that a public file be established containing written comments from the community regarding the institution's CRA performance. Lending institutions not covered under HMDA may be required to provide comparable information by State disclosure law (Section 35816 of the Health and Safety Code).

It appears that a concerted effort has been made to serve the financial needs of the area and specific targeted income groups. In regards to rehab financing, the City of Lindsay through its rehab programs has lead the way in providing low to no interest loans to qualified housing.

It appears that lower income groups are still precluded from obtaining financing for new construction and mortgage loans. In the Hispanic community, a variety of factors could be attributable to their exclusion of available financing. These reasons might include lack of documentation, language barriers, cash driven culture and other unknown factors. The City will need to continue to lead the way in bridging the link between these identified groups and available financing.



**Public Participation:** The City of Lindsay has made many efforts to achieve public participation in the development of the Housing Element. The City of Lindsay worked directly with Lindsay Unified School District representatives in assessing potential school impacts from future development, and incorporating this potential governmental constraint within this element. The City further has had several meetings with private developers, financed both through federal assistance programs and conventional financing, to assess local problem areas for developers and attempt to address and reach viable solutions. The City sent a copy of the housing element to California Rural Legal Assistance and discussed the element with the local Lindsay-Strathmore Coordinating Council. The City has met with representatives of Self-Help Enterprises, Farmers Home Administration and the Housing Authority to attempt to incorporate goals, objectives, policies and programs to reach and meet the needs of all economic segments of the community. Further, in an effort to "open-up" development potential within the City of Lindsay, the City held a public hearing for consideration of several housing grant applications including a 1990 technical assistance grant to measure housing conditions and needs which included meetings with private property owners of rental properties, presentations to community based groups (Rotary, Kiwanis, AARP, Women's Club and one on one personal conversations with Hispanic and elderly households).

#### Ordinance Review and Revisions:

In the 1989 and 1990, the Lindsay General Plan was Updated and the local Zoning Ordinance Revised, the following items were accomplished in this update and revision:

1. Reduction of minimum lot size (from 8,000 to 7,000 for Single Family)
2. Flexible set-back requirements (reduced from 20 to 15, flexibility in PUDs)
3. Access to all residential zones for factory-built housing, manufactured housing (per design standards equivalent to all residential construction)
4. Flexibility in ordinance restrictions to allow second units in single-family neighborhoods (allowance for mother-in-law units and second units on deep lots)
5. Continue to encourage PUD's to allow more efficient use of land.

The City does not appear to have any major governmental housing constraints with the exception of available housing areas for high density development. The most substantial change should be the inclusion of more diversified zones for residential development including some alternatives for multi-family development. Issues such as two story development and parking requirements should be reviewed.

Additionally the City should include a program for an Article 34 referendum.

Lastly, the City should upgrade its fair housing program by educating the public through the dissemination of information. This should include the posting of information in English and Spanish in public places such as the library, post office and community centers. Suggestion from the California Rural Legal Assistance will also be solicited.





## REVIEW AND UPDATE OF HOUSING GOALS, OBJECTIVES, POLICIES AND PROGRAMS

Section 65580 of the Government Code States:

“The Legislature finds and declares as follows:

- (a) The availability of housing is of vital statewide importance, and early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.
- (b) The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- (c) The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government.
- (d) Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.
- (e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.”

Section 65581 of the Government Code states:

“It is the intent of the Legislature in enacting this article:

- (a) To assure that counties and cities recognize their responsibilities in contributing to the attainment of the state housing goal.
- (b) To assure that counties and cities will prepare and implement housing elements which, along with federal and state programs, will move toward attainment of the state housing goal.
- (c) To recognize that each locality is best capable of determining what efforts are required by it to contribute to the attainment of the state housing goal, provided such a determination is compatible with the state housing goal and regional housing needs.
- (d) To ensure that each local government cooperates with other local governments in order to address regional housing needs.

The following discussion details programs which over the next five years will attempt to meet Lindsay’s housing needs. It is realized that the extent of the housing problem is serious; affordability of owner housing becomes more unattainable each year. The number of deteriorated housing units in Lindsay is very high.

It is also realized that solutions to these problems require a cooperative effort which involves the City of Lindsay, its private citizens, County-based housing organizations (Self-Help, Tulare County Housing Authority), State and Federal housing programs, and most importantly, private developers and financial institutions. The private sector has historically provided the main initiatives for creative



housing in most communities. Although public entities are becoming more involved in housing production, it will still be the private market and the health of the economy which will determine the speed at which housing needs are fulfilled.

The following goals, policies and programs address the problems addressed in the background information provided in this Element.

Goal: To provide decent housing in a satisfying environment for all persons regardless of age, race, sex, marital status, ethnic background, source of income, or other arbitrary factors.

Goal: To provide adequate housing in the City by location, type, price and tenure.

Goal: To develop a balanced residential environment with access to employment opportunities, community facilities, and adequate services.

### **OBJECTIVE 1**

The city will encourage the demolition of 180 housing units and production of 305 new housing units over the next 5 years.

Update: The City facilitated the demolition of 67 housing units and production of 286 new housing units from 1984 to 1992; the demolition of 180 housing units was a very aggressive goal considering the amount of effort required from city staff for each demolition.

#### **Policy 1**

The City will encourage the use of factory built and penalized housing.

Update: The City approved a Planned Unit Development for 120 units of factory built housing in 1989. The developer of the project withdrew his plans and later sold the land for development of 110 units of conventional single-family homes.

#### **Policy 2**

The City will investigate using the resources of Self-Help Enterprises (SHE) to institute new construction programs using FmHA Section 502 construction loans for owner-occupied units.

Update: Investigation was passively pursued but never thoroughly investigated for feasibility purposes.

#### **Policy 3**

The City will continue to work with developers providing incentives such as density bonuses, P.U.D. approvals and payback agreements.

Update: The City has used the Planned Unit Development approval for three projects since 1984 allowing for density bonuses for a Farmers Home Administration project of 55 units (55 units completed), a conventional-financed single family development of 110 units (4 units completed) and an independent senior living development of 84 units (8 completed).

#### **Policy 4**

The City will investigate the use of Community Development Block Grant funds to:





- (a) Fund a non-profit corporation to carry out housing construction projects
- (b) Clear and rough-grade publicly-owned land to be sold to a developer for the construction of affordable housing.

**Update:** Not pursued, reluctance on City Management to form a non-profit

#### Policy 5

The City will administer strict enforcement of building codes to encourage demolition of dilapidated houses, reinstate the demolition committee, and actively pursue condemnation of vacant, dilapidated housing.

**Update:** The City has used the powers of the Building Inspector to encourage demolition of dilapidated houses but time constraints has limited his effectiveness; the demolition committee was reinstated but quickly assumed a non-existence role.

### OBJECTIVE 2

The City will aid and encourage the rehabilitation of 250 existing housing units.

**Update:** The City has aided and encourage the rehabilitation/remodel of 490 existing dwelling units from 1984 to 1992.

#### Policy 1

The City will discuss with Self-Help Enterprises the use of a survey of rehabilitation needs in Lindsay. If found to be feasible, the city shall apply for Community Development Block Grant Funds to start a rehabilitation program.

**Update:** The City did in fact conduct a survey of rehabilitation needs in Lindsay and made application for rehabilitation programs under the CDBG and SRRP programs in 1986, 1987, 1988, 1989, 1990 and 1991.

#### Policy 2

The City will investigate the use of Revenue Sharing and Community Development Block Grant Funds to leverage low-interest rehabilitation loans.

**Update:** The City did not use any Revenue Sharing funds to leverage low-interest rehabilitation loans. The City did leverage approximately \$270,000 dollars of Redevelopment funds, \$45,000 in general fund dollars and \$400,000 in private dollars to access \$3 million in CDBG dollars and \$574,000 in SRRP dollars and \$125,000 in Farmers Home (HPG).

#### Policy 3

The City will encourage the use of FmHA Section 502, 504, and 515 programs.

**Update:** The facilitated the use of 515 funds for a 55 unit subdivision, additional funds funds for 42 unit senior complex and 40 units multi-family project.

#### Policy 4

The City will encourage the use of HUD Section 8 housing.



Through the State Rental Rehab Program, the city will be able to secure Section 8 certificates for 25 families. Presently, there are 41 certificate holders residing within the Lindsay city limits.

### **OBJECTIVE 3**

The City will expand housing opportunities for minority, elderly, handicapped, farm workers, and lower-income households by preserving the affordability of housing units.

#### **Policy 1**

The City will confer with the private developers who are interested in constructing low-rent elderly housing to determine what public incentives are available to make such a project economically viable in Lindsay.

**Update:** The City facilitated the development of a 42 unit senior complex with Farmers Home Administration and the development of a 83 unit senior complex through the PUD process.

#### **Policy 2**

The City will encourage elderly housing projects to be centrally located and convenient to local shopping.

**Update:** The City received a technical assistance grant to examine the feasibility of the rehabilitation of the Mt. Whitney Hotel for elderly housing. The City has worked with three different developers in an effort to proceed with this project (trying to access CHRP-R funds from HCD). Presently the City is working with a local non-profit to accomplish this important project located in the downtown area.

Additionally, the City submitted a CDBG application in 1990 to assist the owners of the Moore Building to obtain CHRP-R financing for senior housing. This project was not funded.

Zoning around the central business district is high density to allow for elderly housing.

#### **Policy 3**

The City will investigate HUD Section 202 programs—direct loans for elderly and handicapped housing.

**Update:** The City attended a seminar for such a program but determined that the funding was not feasible for the Lindsay area.

#### **Policy 4**

The City will encourage the use of FmHA Section 514/516 programs.

**Update:** No action was taken

#### **Policy 5**

The City will encourage the use of HUD Section 8 housing.

Through the State Rental Rehab Program, the city will be able to secure Section 8 certificates for 25 families. Presently, there are 41 certificate holders residing within the Lindsay city limits.





#### Policy 6

The City will encourage development of new housing units which are adaptable for handicapped households. This can be accomplished by staff at the review stage by assuring the elimination of barriers and provisions for special handicapped needs, such as lowered switches and flush doorways.

**Update:** The City Building Inspector used the Uniform Building Code to assure compliance with handicapped regulations in new construction. City Rehabilitation staff designed work-write-ups to facilitate the use of the rehabbed units for the handicap.

#### OBJECTIVE 4

The City will use its regulatory powers to ensure the availability and affordability of housing.

#### Policy 1

The City will administer strict enforcement of building codes to encourage demolition of dilapidated houses.

**Update:** The City has used the powers of the Building Inspector to encourage demolition of dilapidated houses but time constraints has limited his effectiveness; the demolition committee was reinstated but quickly assumed a non-existence role.

#### Policy 2

The City will ensure that mobile home developments (parks, subdivisions, and PUD's) have access to all residential zones, either through permitted or conditional uses.

**Update:** Mobile home developments have access to all residential zones under design guidelines outlined in the Lindsay City Zoning Ordinance.

#### Policy 3

The City will promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin or color.

**Update:** The City has posted Equal Housing logos all all reference materials involving community housing programs. Additionally, the City has made an expressed effort to involve members of the Hispanic community in public meetings, community awareness programs and as program participants through written translation materials and through personal interpreters. Senior groups have also been targeted through public presentations at AARP and other community based groups.



## PROGRAMS

### PROGRAM1

Specific Objective: To provide 125 assisted housing units.

Program Action: The City will endeavor to approve 25 single-family owner households, 44 rental units, 42 elderly units, and demolition/rehabilitation of 14 units.

Financing By: FmHA 515, FmHA 502, private sector.

Agencies Responsible for Implementation: City of Lindsay, Farmers Home Administration, private sector.

Time Frame:

1984 - Have City and State adopt updated Housing Element  
1985 - Construction of 125 units

Update: 55 single-family homes were assisted by FmHA 515, 84 rental units were assisted (44 unit complex and a 40 unit complex) and a 42 unit elderly housing project was completed.

### PROGRAM2

Specific Objective: Demolish/reconstruct 25 units; rehabilitate 250 units.

Program Action: City contracts with Self-Help Enterprises (SHE) to identify housing units in need of rehabilitation. SHE contacts target households, explains programs, provides loan counseling, carries out rehabilitation work. Condemnation of existing dilapidated, vacant buildings and encouragement of private sector to rebuild on vacant sites.

Financing By: FmHA 504, CDBG, private sector.

Agencies Responsible for Implementation: City of Lindsay, Self-help Enterprises, Farmers Home Administration, private sector.

Time Frame:

1984 - Contract with SHE to identify housing units in need of rehabilitation.  
1985 - Encourage private developers to rehabilitate 20 units; City of Lindsay applies to CDBG--begin to rehabilitate 15 units.  
1986 - Rehabilitate 50 units  
1987 - Rehabilitate 50 units  
1988 - Rehabilitate 50 units  
1989 - Rehabilitate 50 units  
1990 - Rehabilitate 50 units





Update: The City has aided and encourage the rehabilitation/remodel of 490 existing dwelling units from 1984 to 1992. The City (using the services of Self-Help Enterprises initially and then in-house) obtained the following grants for housing rehabilitation:

1986 CDBG	\$600,000
1987 CDBG	\$300,000
1988 CDBG	\$600,000
1989 CDBG	\$500,000
1990 CDBG	\$500,000
1991 CDBG	\$500,000
1991 SRRP	\$574,000
1992 HPG	\$125,000

To date these programs have assisted in the rehabilitation of 110 units completed, 28 in process and 27 more in the next 18 months.

### **PROGRAM3**

Specific Objective: Demolition and new construction of 150 housing units--115 assisted housing units, 35 unassisted housing units.

Program Action: Provide assistance to developers to construct 115 assisted housing units, 35 unassisted housing units.

Financing By: FmHA, CDBG, private sector.

Agencies Responsible for Implementation: City of Lindsay, Farmers Home Administration, Self-help Enterprises, private sector.

Time Frame: Four (4) years.

1987 - 40 units  
1988 - 40 units  
1989 - 40 units  
1990 - 30 units

Update: The City facilitated the demolition of 67 housing units and production of 286 new housing units from 1984 to 1992; the demolition of 180 housing units was a very aggressive goal considering the amount of effort required from city staff for each demolition.

### **PROGRAM4**

Specific Objective: To promote housing opportunities for all person regardless of race, religion, sex, marital status, ancestry, national origin, or color.

Program Action: The City of Lindsay, as it has in the past, will in the future use its own enforcement power and will either investigate, or cause to be investigated by the appropriate agency, all allegations of discrimination or any other unlawful act or acts related to housing. The City of Lindsay has, and will also continue to refer those people who have complaints and are in need of resources beyond the jurisdiction of the City of Lindsay, or those other responsible agencies, to the proper legal agencies in Tulare County including those legal agencies who



provide legal services for those without ability to pay.

Public Agency Responsible for Implementation: City of Lindsay

Time-Frame: On-going

Update: No change in position

## **PROGRAM 5**

Specific Objective: To investigate the use of new programs to preserve affordability.

Program Action: The City of Lindsay will investigate the possible implementation of Land Banking and Non-Profit Housing Corporations to assist in the preservation of affordable housing. contact will be made with agencies providing funding for such programs in the community.

Financing By: Community Development Block Grant Funds; Revenue Sharing Funds.

Agencies Responsible for Implementation: City of Lindsay; Housing and Community Development.

Time-Frame: On-going

Update: No serious investigation was accomplished. Recently, in an attempt to access CHRP-R funds for the rehabilitation of the Mt. Whitney, a local non-profit was contacted to serve as the project sponsor.

## **PROGRAM 6**

Specific Objective: To investigate the possibility of Public Housing in the City of Lindsay.

Program Action: Contact will be made with the Tulare County Housing Authority to determine the interest and feasibility of project development within the City of Lindsay.

Financing By: Tulare County Housing Authority.

Agencies Responsible for Implementation: City of Lindsay; Tulare County Housing Authority.

Time-Frame:

1984-1985 -	Initial contact and investigation
1986	Voter approval (Article 34) measure to be placed on ballot.
1987	If voter approval is successful, construction
1988	begins and is on-going through 1990.
1989	
1990	

Update: Off and on contact has been made with the Housing Authority but no serious commitments have been pursued by the City of Lindsay. An Article 34 election was not placed on the ballot although it was discussed as a possibility in 1992.





## GOALS, POLICIES AND OBJECTIVES

The housing goals, objectives and policies set forth in this Plan are intended to serve as general policy guidelines for Lindsay. Consistent with State and National housing objectives, these goals, objectives and policies reflect a commitment to provide a decent home and suitable living environment for every individual and family.

### **GOAL I**

To develop through public and private channels, sufficient new housing to insure the availability of affordable housing for all households in Lindsay.

#### **Policies**

1. Wherever appropriate, facilitate the use of federal or state programs which can assist in development of new housing consistent with identified city-wide housing needs and adopted local plans and programs.
2. Support efforts that serve to coordinate and improve the ability of the housing industry to effectively respond to local housing needs.
3. Accommodate and encourage development of a full range of housing types within the Lindsay by 1997.
4. Maintain a sufficient inventory of developable land to accommodate timely construction of needed new residential units.
5. Encourage and participate in efforts designed to achieve economies and efficiencies that will facilitate the production of quality, affordable housing.
6. Promote balanced, orderly growth to minimize unnecessary developmental costs, which increase the cost of housing.

Quantified Objective	New Construction	Rehab	Conservation
Very Low-Income	101	40	60
Low-Income	76	60	80
Moderate	72	45	50
Above Moderate	112	35	40
Farmworker	25	NA	NA
	361	180	230

#### **Objectives**

1. Construction of 177 non-market rate dwellings by 1997 which equals City of Lindsay's regional share.
2. Passage of an Article 34 referendum.



## GOAL II

To manage housing and community development in a manner that will promote the long-term integrity and value of each new housing unit and the environment in which is is located.

### Policies

1. Provide that new housing be constructed in accordance with design standards that will ensure the safety and integrity of each housing unit.
2. Encourage application of community design standards that will provide for the development of safe, attractive, and functional housing developments.
3. Manage new residential development consistent with the Lindsay General Plan and Zoning Ordinance so that adverse impacts on the city's natural resource base and overall living environment are minimized.

### Objective

1. Maintenance of community design and improvement standards that will provide for the development of safe, attractive, and functional housing developments and residential environments.

## GOAL III

To provide for a choice of housing locations for all residents.

### Policies

1. Review and update Lindsay's General Plan on a regular basis to ensure that growth trends are accommodated.
2. Encourage the development of various types of housing opportunities in all residential areas.

### Objective

1. The City shall update its zoning ordinance to include a greater diversity of residential housing districts including vacant land for multi-family development.
2. The Lindsay General Plan Update shall provide sufficient land for residential development to accommodate 200 percent of the land required for new development through 1996.

## GOAL IV

To maintain and improve the quality of the existing housing stock and the neighborhoods in which it is located.

### Policies

1. Monitor the quality of the housing stock to maintain a current inventory of all substandard housing units.





2. Provide for the removal of all unsafe, substandard dwellings which cannot be economically repaired.
3. Encourage development of sound new housing on vacant land within existing neighborhoods that have the necessary service infrastructure.
4. Support and encourage all public and private efforts to rehabilitate and improve the existing housing stock.
5. Promote public awareness of the need for housing and neighborhood conservation.
6. Support actions that foster and maintain high levels of owner-occupancy, particularly in those neighborhoods in which housing quality is declining.
7. Promote development of public policies and regulations that provide incentives for proper maintenance of owner-occupied and rental housing.
8. Manage development of land within and adjacent to existing neighborhoods to avoid potentially adverse impacts on the living environment.
9. Encourage proper maintenance of essential public services and facilities in residential developments.
10. Encourage available public and private housing rehabilitation assistance programs in communities where such action is needed to insure preservation of the living environment.
11. Facilitate maximum utilization of federal and state programs which can assist lower-income homeowners to properly maintain their dwelling units.

#### Objectives

1. Rehabilitation of an annual average of 20 dwellings for very low-, low-, and moderate-income households, through 1997.
2. Conserve existing residential dwellings for very low and low income households through 1997, by not permitting condominium conversions and by rehabilitating dwellings rather than demolishing them.

#### GOAL V

To promote equal access to safe and decent housing for all economic groups.

#### Policies

1. Encourage enforcement of fair housing laws throughout the City.
2. Support programs which increase employment and economic opportunities.
3. Encourage full utilization of federal and state housing assistance programs which can enable those persons with unmet housing needs to obtain decent housing at prices they can afford.
4. Support the development of housing plans and programs, including new government subsidized housing, which maximizes housing choice for minorities and low-income households commensurate with need.



5. Wherever possible, implement adopted land development and resource management policies without imposing regulations which have the effect of excluding housing for lower-income groups.

#### Objectives

1. Rental assistance annually to an average of 25 very low, low, and moderate income households by 1997.
2. Homeowner assistance annually to an average of 14 very low, low, and moderate-income households through 1997.
3. Promote a public dissemination of fair housing laws.

#### GOAL VI

To promote energy conservation activities in all residential neighborhoods.

#### Policies

1. Advocate and support proposed federal and state actions to promote energy conservation.
2. Promote public awareness of the need for energy conservation.
3. Promote development of public policies and regulations that achieve a high level of energy conservation in all new and rehabilitated units.
4. Encourage maximum utilization of federal and state programs which assist homeowners in providing energy conservation measures.

#### Objective

1. Amendment of local ordinances, where necessary, to promote energy conservation.
2. Continue support of Self-Help Enterprises weatherization program. This program will aim to weatherize an average of 80 units per year.



## **FIVE-YEAR ACTION PLAN**

This section sets forth a five-year program of actions necessary to achieve the stated goals and policies of the Lindsay Housing Element, outlined in on page 28. Some of these actions can be accomplished on the local level, whereas others require state and federal government action including the funding of various housing programs.

The following sections review the individual actions and programs that will implement the Element's goals and policies. For each program a brief overview is provided, a time frame of when the program will be implemented, the responsible agency for implementing the program and the source of funding.

### **PROVISION OF ADEQUATE SITES FOR HOUSING DEVELOPMENT**

Section 66683 (c)(1) states that the housing program shall "identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage development of a variety of types of housing for all income levels, including rental housing, factory-built housing, mobilehomes, and emergency shelters and transitional housing in order to meet the community's housing goals as identified in subdivision (b)."

#### **Discussion:**

The available land inventory for Lindsay enumerates vacant by-passed lands that should be developed utilizing existing infrastructure. The Land Use Element's policies encourage infill. Urban infill preserves agricultural lands, minimizes capital improvement and public service costs, and reduces vehicle miles driven - reducing vehicle-related air emissions.

The available land inventory also suggests a new for diversity in available density development. Perhaps the creation of an RM-2 multi-family zoning district will be appropriate.

Additionally, Lindsay's land use policies provide for the management of fringe development inside Lindsay's Urban Area Boundary (UAB) line. The County supports urban development policies that channel new development to lands within the UAB and encourages urban residential densities within this boundary line.

Because urban development requires an extensive system of services, services which the City provides and the County does not, development is expedited by annexation. The major tool used in protecting future growth around Lindsay, is to zone these areas to large-lot agricultural zone districts to preclude development of wasteful, underutilized parcel sizes, like ranchettes. In addition, large-lot agricultural zoning preserves the productive agricultural use of the property until annexation and development is appropriate.

Lindsay has provided sufficient land within its city limits to accommodate residential development during the planning period of this Element. In fact, Lindsay has land designated for the development of over 1600 residential units based on its current land use designations, nearly twice the available of number of units presently.

For land to be developed for housing outside the Lindsay city limits, the Land Use Element of the General Plan must designate land for residential development. The current Land Use Element contains a designation for agricultural use. These lands could be rezoned for residential use upon annexation. Together, these areas contain about 823 acres which could potentially yield over 4,400 residential units, based on Lindsay's residential density standards.





## Actions

1. Lindsay will pursue annexation of lands within its Urban Area Boundary if the land is designated for residential development, is contiguous to existing urban development, and has sufficient infrastructure capacity.

The County of Tulare maintains unincorporated land within Lindsay's Urban Area Boundary in reserve, zoning it as Exclusive Agriculture with a minimum parcel size of twenty acres. This preserves the land in parcel sizes that can accommodate future urbanization and precludes the development of uses incompatible with urban development, such as small lot ranchettes. These reserve areas constitute Lindsay's land inventory for future housing.

Land for housing will be annexed to the City as the market place warrants so long as the project is consistent with city and county annexation policies and the Lindsay General Plan.

**Year:** Ongoing

**Responsible Agency:** City of Lindsay, Community Development Department

**Funding:** Annexation and Environmental Assessment Fees

2. Lindsay will prepare and update to its Land Use Element. The element will set aside sufficient land to meet future residential needs through 2012. The land area designated for residential uses will be 150 to 200 percent of the amount needed by 2010. This will allow for sufficient land choice and preclude inflated land values due to a limited pool of residentially designated land. Lindsay will also consider broadening the number of residential land use categories from the current two categories being used.

**Year:** 1995

**Responsible Agency:** City of Lindsay, Community Development Department

**Funding:** CDBG Planning and Technical Assistance Funds

3. The City of Lindsay will allow urban infill by considering an amendment to its Zoning Ordinance to add a single family residential district that has a minimum lot size of 5,000 square feet. This may require an amendment to the General Plan Land Use Element.

This amendment could promote the construction of single family homes in order neighborhoods thereby avoiding the situation where apartment projects are thrust into a predominantly single family neighborhood, disrupting neighborhood character and creating potential parking, noise, and aesthetic problems.

New development standards should be considered for this zone district that will insure protection of the character and quality of the neighborhood. Standards would include setbacks, off-street parking, and height.

**Year:** 1993

**Responding Agency:** City of Lindsay, Community Development Department

**Funding:** CDBG Planning and Technical Assistance Funds



4. Lindsay will complete studies of its infrastructure system - sewer, water and storm drainage - to determine if each system is adequate to meet the growth demands for the next twenty years. This study should provide a five-year capital improvement program for each infrastructure system and a mechanism for financing these improvements consistent with AB 1600.

An infrastructure system that is poorly maintained, under sized or not adequately financed can impede future housing construction. By master planning each system, this potential situation can be avoided. Further, it can provide a long-term local financing mechanism for infrastructure improvements that is not dependent upon state or federal funds.

**Year: 1993-1995**

**Responsible Agency: City of Lindsay, Public Works Department**

**Funding: Sewer, Water and Storm Drainage funds**

5. Lindsay will prepare an inventory of government owned land within the City and its Sphere of Influence and will analyze that land for possible housing sites. If any appropriate sites can be identified, the City will approach developers and funding agencies to facilitate development of the sites with assisted, private market housing. Results of the study shall be transmitted to the State Department of Housing and Community Development upon completion.

**Year: 1993**

**Responsible Agency: City of Lindsay, Community Development Department**

**Funding Source: CDBG Planning and Technical Assistance Funds**

6. Lindsay will review and update the Zoning Ordinance to include new residential zones including an RM-2 zone.

**Year: 1993**

**Responsible Agency: City of Lindsay, Community Development Department**

**Funding Source: CDBG Planning and Technical Assistance Funds**

7. Lindsay, in its update of the Zoning Ordinance in 1993, will identify 5 to 10 acres of RM-2 vacant land for high density development.

**Year: 1993**

**Responsible Agency: City of Lindsay, Community Development office**

**Funding Source: CDBG Planning and Technical Assistance Funds**





## PROVISION FOR VERY LOW-, LOW-, AND MODERATE-INCOME HOUSING

Section 65583 (c) state that "localities are to address their housing needs through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs, when available."

Section 65583(c)(2) states that the housing element shall contain programs which "assist in the development of adequate housing to meet the needs of low- and moderate-income households."

### Discussion

Affordability is the most pressing problem of the housing issues in California. For the very low- and low- income households the problem is basic - having enough money to afford shelter. For the moderate- and above moderate- income households, the issue is being able to afford the purchase of a home. Between low- and high- income households are middle-income households that can afford the purchase of a home. Between low- and high- income households are middle-income households that can afford housing, either renting or buying, but struggle with making ends meet because housing is consuming an inordinate amount of their monthly income.

Tables 26 and 27 below present a graphic illustration of the housing affordability problem in California. The "affordability gap" continues to widen as median home prices outstrip median household income. In the Central Valley, and specifically in Lindsay, this gap is not as serious. For comparison, the median home value in 1990 in California was \$195,500; in Tulare County, \$83,600; and in Lindsay, \$50,400.

Rents in California have not increased as rapidly as home values, 744 percent versus 345 percent. However, since 1970 median household incomes have increased by only 266 percent. The trend makes it difficult for households that are renting to meet their monthly financial obligations. The purchase of the "American dream" is almost out of the question.

In California, the median monthly rent in 1990 was \$561; in Tulare County, \$363; and in Lindsay, \$300.

In addition to the challenge of meeting current housing needs, provisions must also be made to satisfy the housing needs of future very low- and low-income populations. Success is primarily dependent upon the ability of households to afford monthly housing costs. Unless the median income of these future households does not keep pace with home values and gross rents, it is reasonable to expect that many of the newly-formed very low- and low- income households will continue to "overpay" - pay more than 25 percent of their gross income for housing. As in the past, these lower income households will, in many cases, be unable to satisfy their housing needs through the normal housing market, making government assisted housing programs essential and supporting the need for economic development activities that produce new, higher paying jobs.

In the past 30 years, private industry has been unable to produce housing that is affordable to the low income household. Current trends indicate that moderate-income households are also experiencing this problem. Since 1970, rents and home sale prices have increased twice as fast as median incomes. Should the income-to-cost disparities continue to increase in the years ahead, the ability of the housing industry to produce affordable housing for this segment of Lindsay's population may be seriously threatened.

Although state and local governments, as well as private industry, have important roles in providing assisted housing, federal funding is essential to the provision of housing for very low-, low-, and moderate-income households. Without this resource, the ability of local government to address the housing needs of these income groups is very limited. In past years, funding from the federal



government has diminished and local government is facing a situation where there are only limited resources to assist the very low- and low-income households. Only a change in state and national priorities will alleviate this problem.

Local governments will need to address a number of specific concerns that are critical to meeting future housing needs, especially if housing costs continue to increase at current rates. As housing costs rise, future households may only be able to afford some type of rental housing - apartments, condominiums, or mobile homes. This trend was especially evident in the 1980's. Should this trend continue throughout the 90's, Lindsay will experience increased interest from developers wishing to construct rental housing.

While Lindsay's General Plan provides for a full range of housing types and densities and while the State, through legislation, has provided for density bonuses, second residential units, and mobile home parks in single family residential districts, future decisions regarding rental housing will be based on the communities acceptance of rental housing in their neighborhood and city.

Housing assistance provided by federal and state programs falls into two categories: assistance to homeowners and assistance to renters. Within each of these categories, programs address either construction of new housing units or use of existing units. Some programs assist the family while others assist the owner or developer.

Assistance to non-market rate homebuyers has been facilitated by two programs - FmHA 502 and CHFA (California Housing Finance Agency).

The Tulare County Housing Authority administers many of the programs that provide low-rent housing assistance in the county. The Housing Authority, under the Section 8 Existing Housing Program, provides rental assistance to 42 families. As of 1992, there were an additional 78 families on a waiting list for assistance. The authority does not currently own any units in Lindsay.

The Housing Authority functions in the capacity of a developer and manager of low-rent housing facilities throughout the county. It has the responsibility for planning, financing, constructing, purchasing, leasing, and managing properties and dwelling units encompassed by a variety of low-rent housing programs. By virtue of its ownership or leasehold interest in various properties, the Housing Authority performs all the functions of a private owner, including selecting tenants, collecting rents, maintaining properties, and a myriad of related activities.

#### Assistance to Homeowners

##### **Actions**

1. The City of Lindsay will encourage developers to apply for FmHA 502 Interest Subsidy programs and will work with and assist those developers. Lindsay will take all actions necessary to expedite processing and approvals for such projects. The City could defray the costs of new development (thus improving housing affordability) by paying for off-site improvements, waiving development impact fees, or selling city-owned land, using CDBG funds or tax increment set aside funds. City participation could translate into more households being able to afford a home.

This program provides direct loans to individuals of low to moderate income to purchase newly constructed homes. The interest rate varies according to the applicant's adjusted family income and may be from as low as one percent to market rate. Use of FmHA funds is dependent on the availability federal funding.

Lindsay can also render assistance by expeditiously providing information about the city for interested developers, including possible sites, processing information, fees, etc. An average of three units per year shall be facilitated using this program.





**Year:** Ongoing

**Responsible Agency:** City of Lindsay, Lindsay Redevelopment Agency

**Funding:** Tax Increment, CDBG and FmHA funds

2. Contact private developers to inform them of the California Housing Finance Agency's Home Mortgage Program. CHFA provides financing for low- and moderate-income households, who are first-time homebuyers, with an opportunity to purchase a home. An average of two units per year shall be facilitated using this program.

**Year:** Ongoing

**Responsible Agency:** City of Lindsay and private developers

**Funding:** CHFA and private funds

3. The City of Lindsay will encourage private developers who are proposing residential development to seek a PD (planned development) overlay district. PD regulations allow for greater flexibility in residential design and better utilization of land. These opportunities allow the developer to potentially provide a more affordable home.

**Year:** Ongoing

**Responsible Agency:** City of Lindsay, Community Development Department

**Funding:** Private Funds

**Assistance to Renters (Except Special Needs Groups)**

4. The Lindsay Redevelopment Agency will encourage the construction of rental housing within the district. A portion of Lindsay's tax increment could be available to assist in the construction of rental housing through land write-down, construction of off-site improvements, or land acquisition. Redevelopment funds could be used in conjunction with other state or federal programs secured by the developer.

**Year:** Ongoing

**Responsible Agency:** City of Lindsay, Lindsay Redevelopment Agency and private developers

**Funding:** Tax Increment and private investment

5. The City of Lindsay will assist the Tulare County Housing Authority's implementation of the conventional Public Housing Rental Program and the Section 8 Existing Program, which provides rent subsidies directly to participants, landlords, and will support that Agency's attempts to secure additional funding for expanded programs.

**Year:** Ongoing

**Responsible Agency:** Tulare County Housing Authority

**Funding:** HUD Funds





6. Lindsay will contact developers to inform them of the City's interest in the FmHA 515 Program, which provide loans to subsidize the construction of rental housing for low- and moderate-income families and elderly persons. The City will take all necessary actions to expedite processing and approvals of such projects. The interest rate for this program varies between one percent and the market rate, depending on the kind of sponsor. Tenants in Section 515 projects must pay a minimum of 25 percent of their adjusted incomes. Such projects may be supplemented with Section 8 assistance payments or FmHA rental assistance. An average of 8 units will be constructed annually under this program.

As mentioned in Number 4, the Lindsay Redevelopment Agency could utilize a portion of its annual 20 percent set aside funds for this type of housing. Participation could involve land write-down, construction of off-site improvements and/or land acquisition.

**Year:** Ongoing

**Responsible Agency:** Lindsay Redevelopment Agency and Private Developers

**Funding:** FmHA funds and Tax increment

7. The Lindsay Redevelopment Agency can use a portion of its redevelopment set-aside funds to participate with private developers in the State's Rental Housing Construction Program (RHCP) authorized by Propositions 84 and 107. This Program provides low-interest loans directly to project borrowers for the construction of new rental housing for occupancy by low-income households.

**Year:** 1993-1996

**Responsible Agency:** Private developers and Lindsay Redevelopment Agency

**Funding:** State, private lending institutions and tax increment set-aside

8. Lindsay will initiate the placement of an Article 34 referendum on the public ballot.

**Year:** 1993

**Responsible Agency:** City of Lindsay, City Manager's office

**Funding Source:** General Fund and CDBG Planning and Technical Assistance Funds



## HOUSING REHABILITATION AND CONSERVATION

Section 65583(c)(4) states that the housing program shall "conserve and improve the condition of the existing affordable housing stock."

### Discussion

The housing condition survey completed for Lindsay in 1991 indicates that 79 percent of Lindsay's dwellings are in substandard physical condition - falling into the minor, moderate, substantial, or dilapidated category.

The substandard housing problem is often the results of dwellings being built prior to local building codes and planning regulations. Also, a number of dwellings are over 30 years old. While older homes can be maintained in good condition sometimes these units are substandard because persons occupying them are on a fixed or minimal income and can not afford the maintenance and repairs associated with an older home. In other cases, lack of planning allowed housing development without supportive services and facilities (e.g. sewer lines, curb and gutter, and street lights). Census data also shows that 44 percent of Lindsay's dwelling units are renter-occupied. Owners of rental property will often defer (or severely neglect) property maintenance, especially in low-income areas, or where there is no active enforcement program. Consequently, the quality and desirability of many of these dwellings has diminished and today they likely represent a significant portion of Lindsay's substandard housing stock.

Housing conservation is necessary to protect the stock of affordable housing units for very low-, low-, and moderate-income households from being converted to market rate housing or other uses that do not benefit these groups, such as condominiums.

### Actions

1. Lindsay will continue to provide rehabilitation services to homeowners in Lindsay. The City will facilitate the rehabilitation of 20 residential units per year. Twelve (12) units will be for the very low income group and eight (8 ) for the low income group.

**Year:** 1992-1997

**Responsible Agency:** City of Lindsay

**Funding:** CDBG funds

2. Lindsay will investigate future participation in the new "HOME" program under HUD and administered by HCD. If applicable, Lindsay will make application to this funding source for rehabilitation of owner-occupant and owner-investor households. If awarded funds, the city will facilitate the rehab of 10 residential units be year. Five (5) units will be for the very low income group and five (5 ) for the low income group.

**Year:** Ongoing

**Responsible Agency:** City of Lindsay Community Development Department, HCD and HUD

**Funding:** HUD funds

3. Lindsay will continue to enforce the Housing Code, which provides minimum health and safety standards for the maintenance of the existing housing supply. These standards are intended to provide





for safe and sanitary housing that is fit for human habitation. Based on complaints, or field discovery , the City will "red tag" three residential units per year for either repair or demolition. The City will inform owners of corrective actions and also of financial assistance programs that may be available.

Lindsay has the authority for enforcing Housing Code violations. Enforcement of the Housing Code is normally handled on a passive, complaint-responsive basis.

The Housing Code mandates that health and safety deficiencies be corrected in accordance with construction standards that were in effect at the time the structure was built. For housing units that were built prior to the adoption of local codes, the inspector uses a great degree of judgment in applying the Housing Code, especially with regard to problems not directly causing a health or safety risk. In cases where property owners refuse to correct deficiencies, enforcement of the Housing Code relies on civil sanctions.

**Year:** Ongoing

**Responsible Agency:** City of Lindsay Building Department

**Funding:** General Fund



## **HOUSING TO ACCOMMODATE SPECIAL NEEDS**

Section 65583(A)(6) requires an "analysis of any special housing needs, such as those of the handicapped, elderly, large families, farm workers, families with female heads of households, and families and persons in need of emergency shelter."

### **Discussion**

Individuals and households with "special needs" are those whose housing requirements go beyond just a safe and sanitary dwelling at an affordable price. Their needs involve either unique physical or sociological requirements, or both. Included in this category are senior citizens; handicapped persons, who have particular physical needs as well as sociological needs unique to their group; large families, who need four, five, or more bedrooms in a dwelling; farm workers, who move from one location to another for all or part of the year; and families with female heads of household, who suffer a unique form of discrimination as well as having needs related to location and size of unit.

Large households living in overcrowded conditions may be considered a group with special needs, although there is limited information regarding the extent of this problem.

Not all individuals and households with "special needs" are in the lower-income categories. Only individuals or households with low or limited incomes are targeted by the action plan. All programs listed in the prior section also assist those individuals and households with special needs.

### **Actions**

1. Lindsay will contact non-profit sponsors to inform them of the City's interest in use of the HUD Section 202 Program and CHRP-R funding for downtown hotel renovation, which provides funds for construction of rental housing for seniors and handicapped. In addition, should the funding become available, the City will facilitate the project by participating in locating appropriate sites and will consider the use of the CDBG funds and/or tax increment to either write down the cost of the site or fund infrastructure improvements.

**Year:** Ongoing

**Responsible Agency:** Lindsay Redevelopment Agency and non-profit sponsor

**Funding:** HUD funds, CHRP-R and CDBG monies and tax increment

2. Lindsay will help encourage non-profit sponsors and/or the Tulare County Housing Authority to apply for FmHA 514/516 funds for rentals that provide a combination of grants and loans to finance the construction of Migrant Farm Worker Rental Housing. Public and private non-profit corporations are eligible for both grants and loans.

**Year:** 1996

**Responsible Agency:** City of Lindsay, Tulare County Housing Authority, or non-profit sponsor

**Funding:** FmHA funds



3. Lindsay will help meet the needs of the overcrowded households by encouraging and prioritizing their participation in existing and new housing rehabilitation programs and will develop incentives for developers to build three plus bedroom units.

**Year: 1993**

**Responsible Agency: City of Lindsay, Community Development Department**

**Funding Source: General Fund, Identifiable State and Federal Programs**

4. Lindsay will identify sites for homeless or transitional housing shelters, as well as labor camps in the community. The city will contact developers or groups interested in developing such housing to inform them of the availability of such sites. The City will also amend its Zoning Ordinance to include the use, "Homeless Shelter" or "Transitional Housing Shelter" and "Labor Camp" in an appropriate zone(s). The City should consider adopting special development standards that permit the economical development of such shelters. Reductions in parking, setbacks etc could be considered.

**Year: 1993-94**

**Responsible Agency: City of Lindsay, Community Development Department**

**Funding Source: General Fund**





## **REMOVAL OF CONSTRAINTS**

### **Discussion**

Many factors affect the ultimate cost of housing to the consumer, be it rental or housing for purchases or rent. Those factors, which either prevent construction or raise the cost of construction, are considered constraints. Some of these constraints are the result of governmental actions, policies, regulations, and standards, and some are non-governmental market factors. However, governmental and non-governmental constraints are interrelated and each affect the other, so action programs which affect one group can affect the other.

Non-governmental constraints are beyond the control of local government and cannot be generally impacted by any action of a city or county. However, certain actions of local government can mitigate some of the adverse impacts of market constraints on a very localized basis.

### **Actions - Governmental Constraints**

1. Lindsay may utilize a portion of its Community Development Block Grant funds and/or tax increment to write down infrastructure improvements necessary to the development of housing and sites for housing in order to address construction and land costs.

**Year:** Ongoing

**Responsible Agency:** City of Lindsay and Lindsay Redevelopment Agency

**Funding:** CDBG funds and tax increment

2. Lindsay will amend its zoning ordinance to incorporate provisions for residential density bonuses, consistent with State Density Bonus law. State Government Code Section 65915 provides that a local government shall grant a density bonus of at least 25 percent, and an additional incentive, or financially equivalent incentive to a developer of a housing development agreeing to construct at least 20% of the units for lower-income households, or 10% of the units for very low-income households, or 50% of the units for senior citizens.

**Year:** 1992.

**Responsible Agency:** City of Lindsay, Community Development Department.

**Funding Source:** General fund and/or CDBG Technical Assistance Funds.



## **ENERGY CONSERVATION OPPORTUNITIES**

Section 65583(a)(7) requires that the housing element contain an "analysis of opportunities for energy conservation with respect to residential development."

### **Discussion**

New state energy conservation standards for residential buildings (Title 24, California Administrative Code) took effect July 13, 1982, replacing existing standards in effect for four years. However, legislation approved in July 1982 deferred the implementation of the new standards until June 15, 1983, for single family units and until December 31, 1983, for other residential uses.

The new standards recognize climate differences within the State. They permit considerable flexibility to the builder, as long as a minimum "energy budget" is achieved. The State Energy Commission estimates they will add about \$2,000 to the cost of a home and will cut energy consumption costs on the average of about 50 percent.

In addition the Title 24 standards, Lindsay can take other actions that will conserve energy in new buildings and in surrounding environments. As an example, all developments that require a parking lot could be landscaped so that a 50 percent shade factor in the parking lot is realized. This will prevent heat build up in the adjacent building and make for a more pleasant parking environment.

### **Actions**

1. The City will examine its Zoning Ordinance and Improvements Manual and where necessary, energy conservation standards will be added. These new standards could include landscaping requirements for parking lots, narrow streets with street tree plantings, and solar shading easements.

**Year: 1993**

**Responsible Agency: City of Lindsay Building Department**

**Funding: General Fund**

2. Lindsay will continue using the services of Self-Help Enterprises for the purpose of weatherizing dwellings for very low to moderate income households. This program has been used to complete weatherization in over 500 units from 1986 through 1991.

**Year: Ongoing**

**Responsible Agency: City of Lindsay, Self-Help Enterprises**

**Funding: Community Development Block Grant**





## PROMOTION OF EQUAL HOUSING OPPORTUNITIES

### Discussion

Although essential to meeting housing needs, the provision of a sufficient number of dwelling units will not in itself ensure that the entire population will be adequately housed. A considerable segment of the population is living on very low incomes. As housing costs have risen in recent years, many of these households have been forced to apply an excessive amount of their budget to housing costs. In order to remain in the house of their choice, some residents, such as the elderly, pay such a large portion of their income on housing that they are unable to purchase other basic living necessities. In the case of the large family, lack of sufficient income usually restricts housing choice to the least expensive dwelling which is usually inadequate for their needs and frequently deficient in quality and size.

For many other households who have sufficient income to purchase quality housing, choice of housing location is still frequently denied because appropriate housing at an acceptable cost is not adequately dispersed throughout the County or within individual communities.

Although inadequate distribution of affordable housing within a community or region is an important constraint to choice, discrimination due to race, religion, or ethnic background is an equally significant factor affecting equal housing opportunity. Actions which result in illegal discrimination in the renting or sale of housing violate state and federal laws and should be reported to the proper authorities for investigation. The agency responsible for investigation of housing discrimination complaints is the State Department of Fair Employment and Housing. The County Department of Weights, Measures, and Consumer Protection will handle complaints not accepted by that agency.

### Actions

1. Lindsay will direct residents with discrimination complaints to the State Department of Fair Employment and Housing or the County Department of Weights, Measures, and Consumer protection.

**Year:** Ongoing

**Responsible Agency:** State Department of Fair Employment and Housing and Tulare County Department of Weights, Measures, and Consumer Protection Affairs.

**Funding:** State funding and CDBG funds (for housing discrimination only).

2. Lindsay will actively promote the education of fair housing laws through the dissemination of public information posted at public facilities.

**Year:** 1993

**Responsible Agency:** City of Lindsay, Community Development Department

**Funding Source:** General Fund



## **INTERGOVERNMENTAL COORDINATION AND PUBLIC AWARENESS**

### **Discussion**

The City of Lindsay and Tulare County have worked jointly with the Tulare County Council of Governments in developing the 1990 Tulare Regional Housing Needs Determination Plan. This document indicated for each city its fair share housing need for the next five years.

Lindsay is interested in encouraging public participation in the housing element process and even more importantly, in the issue of housing itself. The Lindsay City Council will hold public hearings on the Housing Element in order to gather input on future housing needs in the community. Furthermore, the City wishes to encourage citizens to take a more active role in local housing issues and become better educated on housing active role in local housing issues and become better educated on housing opportunities available to them.

### **Actions**

1. Lindsay will establish a housing monitor program to tract housing activity in the City. The program will document the number of homes constructed, rehabilitated, and demolished; the number of household that receive housing assistance; the types of governmental programs that are employed to affordable housing. The City will maintain a "Housing Element File" where results of the goals of each Action Plan are deposited and maintained. This will facilitate easier monitoring of the results of the 1992 Housing Element.

**Year: Ongoing**

**Responsible Agency: City of Lindsay, Community Development Department**

**Funding: General Fund**

2. Lindsay will prepare a housing brochure that details the various housing programs that are available to the public. This brochure will describe each program and provide a contact and phone number. The City may consider mailing the brochure with utility taxes or, at a minimum, including a notice with utility taxes informing residents of the brochure's availability.

**Year: 1993**

**Responsible Agency: City of Lindsay, Community Development Department**

**Funding: CDBG Planning and Technical Assistance funds**

3. The Lindsay Planning Department will annually report to the Planning Commission and/or City Council the progress the City has been making in the implementation of its housing goals and objectives.

**Year: Ongoing - annually**

**Responsible Agency - City of Lindsay, Community Development Department**

**Funding: General Fund**



4. The Lindsay Planning Department will provide copies of the housing element to local housing agencies, developers, and non-profit organizations to inform them of available housing programs.

**Year:** 1993 and Ongoing

**Responsible Agency:** City of Lindsay, Community Development Department

**Funding:** General Fund and/or User Fees

5. The Lindsay City Council shall conduct public hearings to review and adopt the Housing Element. Input from the public will also be solicited. The City has made and will make every effort to publicize review of the Housing Element and gain public participation on the part of all economic sectors of the community.

**Year:** 1992

**Responsible Agency:** City of Lindsay

**Funding:** General Fund





# APPENDIX



Attachment A

CHECKLIST TO CONFIRM LACK OF AT-RISK UNITS  
PURSUANT TO GOVERNMENT CODE SECTION 65583(A)(8)

Jurisdiction City of Lindsay

Date November 1, 1992

1. HUD programs:

Section 8 Lower-Income Rental Assistance project-based programs:

New Construction

Substantial or Moderate Rehabilitation

Property Disposition

Loan Management Set-Aside

Section 101 Rent Supplements

Section 213 Cooperative Housing Insurance

Section 221(d)(3) Below-Market-Interest-Rate Mortgage Insurance Program

Section 236 Interest Reduction Payment Program

Section 202 Direct Loans for Elderly or Handicapped

X there are no such units for our jurisdiction listed in the Inventory of Federally Subsidized Rental Units At Risk of Conversion, 1990 or subsequent updated information made available by HPD.

       units for our jurisdiction in the above inventory are not at risk during the ten-year analysis period; no units are at risk until        (year).

2. Community Development Block Grant program (CDBG)

       jurisdiction has not used CDBG funds

       jurisdiction has not used CDBG funds for multifamily rental units

X although CDBG funds have been used for multifamily rental rehabilitation, staff responsible for this program indicate there are no affected units because Five (5) year rent limitation for listed units involve rates that are market compatible.

3. Redevelopment programs

       jurisdiction does not have a redevelopment agency

X redevelopment funds have not been used on multifamily rental units; or





although redevelopment funds have been used for multifamily rental units, staff responsible for this program indicate there are no affected units because

☐ a) income-restrictions for occupancy were not required for existing units, or

☒ b) other reasons: No rent limitations and 10 year marketing agreement for all Redevelopment projects not to expire until the year 2001.

4. FmHA Section 515 Rural Rental Housing Loans

☐ jurisdiction has not been located in a qualifying rural FmHA area

☒ according to information made available by HPD, there are no such eligible projects reported by FmHA within the community or unincorporated area

☐ FmHA staff checked the status of \_\_\_\_\_ (name) \_\_\_\_\_ development(s) and reported that it is not eligible for prepayment or not eligible for prepayment within the ten-year analysis period.

5. State and local multifamily revenue bond programs

☒ no bond-financed units eligible to terminate affordability controls within the next ten years were reported in the following publication: 1990 Annual Summary: The Use of Housing Revenue Bond Proceeds, California Debt Advisory Commission, and

☐ local housing authority staff indicate there are no such units within the community.

6. Local in-lieu fee programs or inclusionary programs

☒ jurisdiction has not had an in-lieu fee or inclusionary program

☐ staff responsible for these programs indicate no affected units



7. Developments which obtained a density bonus and direct government assistance pursuant to Government Code Section 65916.

  X   jurisdiction has no projects approved pursuant to this law

       staff responsible for this program indicate no affected units

8. Additional comments related to any of the above:

lmwb:preserve.he



# CITY OF LINDSAY

## RESIDENTIAL LAND AVAILABILITY FOR DEVELOPMENT

184.18 Acres



Single Family Residential (R-1-7)

16.69 Acres



Multi-Family Residential (RM-MH8)

75.83 Acres



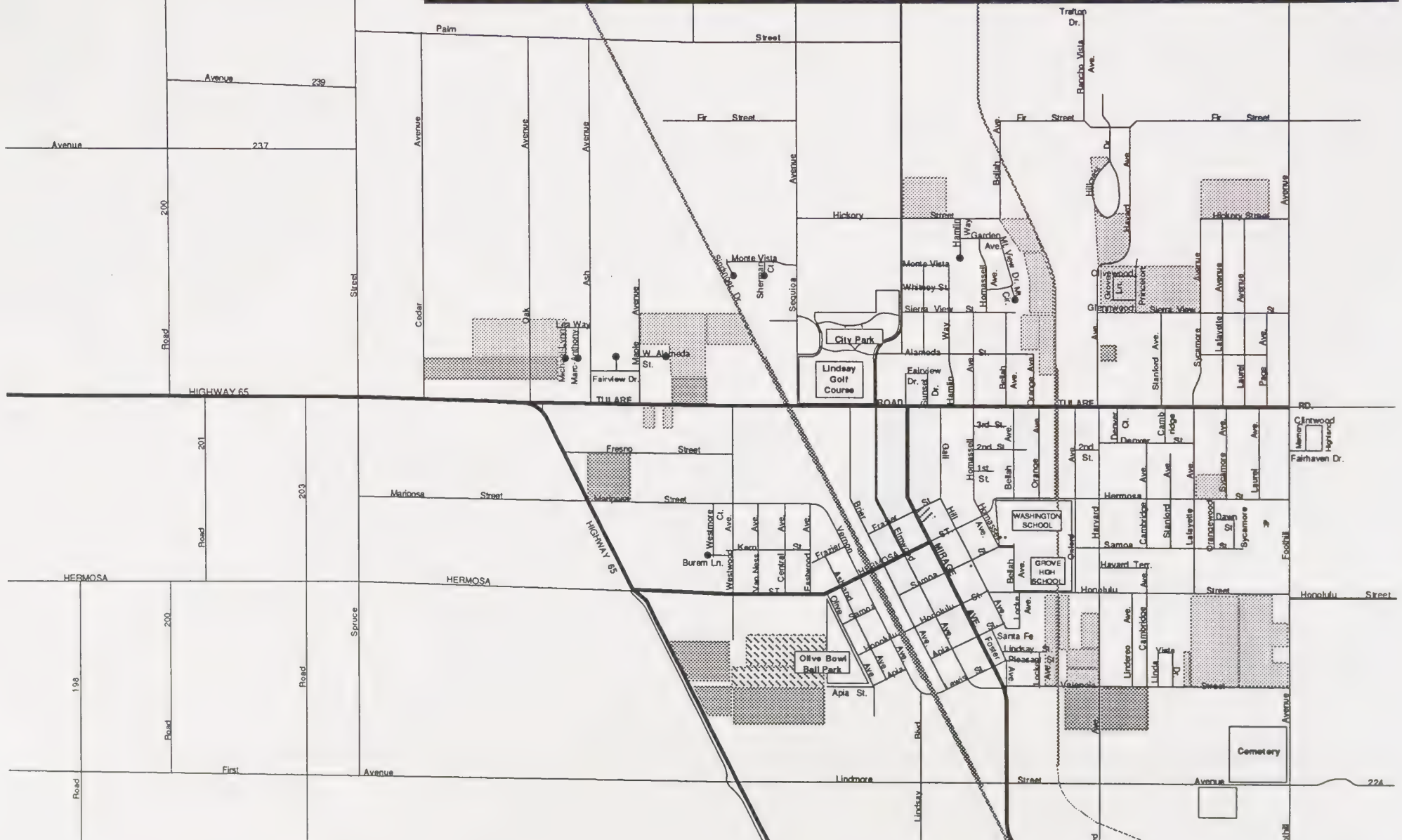
Multi-Family Residential (RM-3)

0.36 Acres



High Density (RM-1.5)

NOTE: Areas for individual lots are not shown.









**COMMUNITY  
REINVESTMENT  
ACT  
STATEMENT**

**1992 - 1993**



## **Background**

Since 1977, financial institutions—banks, savings banks, and savings and loan associations—have been subject to the Community Reinvestment Act (CRA). Under this law such institutions have a continuing and affirmative obligation to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, consistent with safe and sound operation.

The federal agencies that regulate these institutions are responsible for evaluating how well each one meets this obligation, and are required to take that record into account when the institution applies to the government for expansion or restructuring, such as a new branch, merger, or acquisition of another company.

In 1989, Congress passed the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA). This law requires that the financial regulatory agencies evaluate institutions' CRA performance using a four-tiered rating system, and that these ratings and a written evaluation of each institution's CRA performance be disclosed to the public, beginning with CRA examinations conducted on and after July 1, 1990.

The CRA performance rating does not reflect on an institution's financial condition. It deals strictly with how well the institution is meeting its responsibilities under the CRA.

## **Which Institutions are Covered by CRA and What Agencies Supervise Them**

CRA applies to all federally insured commercial banks, savings banks, and savings and loan associations regardless of whether they are chartered by a state or the federal government. It does not apply to credit unions.

Four federal agencies supervise the financial institutions covered by CRA. These are the Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, the Federal Reserve Board, and the Office of Thrift Supervision.

## **What CRA Requires**

Every covered financial institution has a continuing and affirmative obligation to help meet the credit needs of its delineated community, including the credit needs of low and moderate-income neighborhoods.

The law does not say, however, that institutions should meet this obligation by making loans at certain specific levels or amounts. To the contrary, it is clear that credit needs differ from one community to the next, and that the role of individual financial institutions will appropriately differ, even within one market.

Accordingly, the agencies charged with implementing the CRA developed regulations designed to encourage each institution to determine what the credit needs are of its entire community, including low- and moderate-income areas, and to help meet these needs within a flexible framework that can fit many different markets and a wide range of strategies.

The CRA regulation has two types of requirements.

First, each institution must meet certain minimal technical standards. It must:

- Delineate the local community(ies) it serves on a map, using methods that do not unreasonably exclude low- or moderate income areas.
- Write a Community Reinvestment Act Statement that includes the delineation map, a list of the types of credit the institution offers, and a copy of the CRA notice (discussed below). This CRA Statement must be reviewed and approved by the institution's board of directors at least once a year and must be available to the public at the head office and at all of the offices in each delineated community, except off-premises electronic deposit facilities.
- Post a CRA notice in every office lobby explaining the purpose of CRA and how the public can comment on the institution's performance.
- Maintain a CRA public comment file. This must contain the institution's CRA Statements and any comments from the public about its CRA performance for the past two years. The file must also contain the most recent public CRA Performance Evaluation of the institution conducted on and after July 1, 1990.

Second, beyond these technical requirements, each institution is evaluated by its regulatory agency on twelve "assessment factors" in the CRA regulation. In order to get a favorable CRA Performance Evaluation, the institution must demonstrate that it has a satisfactory or better performance record under these factors, taken as a whole.

The twelve CRA assessment factors have been grouped under five performance categories. The five categories and their related assessment factors are:





### **I. Ascertainment of Community Credit Needs**

- Activities conducted by the institution to ascertain the credit needs of its community, including the extent of the institution's effort to communicate with members of its community regarding the credit services being provided by the institution.
- The extent of participation by the institution's board of directors in formulating the institution's policies and reviewing its performance with respect to the purposes of the Community Reinvestment Act.

### **II. Marketing and Types of Credit Offered and Extended**

- The extent of the institution's marketing and special credit-related programs to make members of the community aware of the credit services offered by the institution.
- The institution's origination of residential mortgage loans, housing rehabilitation loans, home improvement loans, small business or small farm loans, and rural development loans within its community, or the purchase of such loans originated in its community.
- The institution's participation in governmentally-insured, guaranteed or subsidized loan programs for housing, small businesses, or small farms.

### **III. Geographic Distribution and Record of Opening and Closing Offices**

- The geographic distribution of the institution's credit extensions, credit applications, and credit denials.
- The institution's record of opening and closing offices and providing services at offices.

### **IV Discrimination and Other Illegal Credit Practices**

- Any practices intended to discourage applications for types of credit set forth in the institution's CRA Statement(s).
- Evidence of prohibited discriminatory or other illegal credit practices.

### **V. Community Development**

- The institution's participation, including investments, in local community development and redevelopment projects or programs.
- The institution's ability to help meet various community credit needs based on its financial condition and size, legal impediments, local economic conditions and other factors.
- Any other factors that, in the regulatory authority's judgment, reasonably bear upon the extent to which an institution is helping to meet the credit needs of its entire community.

### **HOW TO GET MORE INFORMATION ABOUT CRA**

You can contact any of these federal regulatory agencies for further information:

Board of Governors of the Federal Reserve System  
Division of Consumer and Community Affairs  
20th & Constitution Avenue, NW  
Washington, DC 20551

Federal Deposit Insurance Corporation  
Office of Consumer Affairs  
550 Seventeenth Street, NW  
Washington, DC 20429

Office of Thrift Supervision  
Compliance Programs  
1700 G Street, NW  
Washington, DC 20552

Office of the Comptroller of the Currency  
Compliance Management  
490 L'Enfant Plaza, SW  
Washington, DC 20219

## **COMMUNITY REINVESTMENT ACT STATEMENT**

### **BANK OF THE SIERRA**

I.

### **DELINEATION OF THE LOCAL COMMUNITY**

Attached hereto as Exhibit "A" is a map delineating the area serviced by Bank of the Sierra. This local community of Porterville is served by two of the Bank's five offices and includes the Administrative offices. Locations are 86 North Main Street for Administration and 90 North Main Street for Main office and a branch office at 1498 West Olive Avenue, approximately two miles West of the Main office in the City of Porterville, California. An office is also located in Lindsay at 142 South Mirage; an office in Exeter located at 1103 West Visalia Rd. and an office in Visalia located at 2515 South Mooney Blvd. The area delineated is bounded by Highway 43 to the West, Tulare County line to the North, the National Park and Forest boundaries to the East and Tulare County line to the South. The directors recognize their continuing and affirmative obligation to help meet the credit needs of the entire community, including low and moderate income neighborhoods, consistent with the safe and sound operation of the Bank.

II.

### **PRINCIPAL TYPES OF CREDIT THE BANK IS PREPARED TO EXTEND WITHIN THE LOCAL COMMUNITY**

The Directors are committed to promoting a community-orientation in the local community. Loans will be made to individuals and businesses within the delineated local community. The loans will be available to all qualified borrowers without regard to age, color, national origin, religion, marital status or source of income and the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. All employees of the Bank are instructed to treat all persons fairly and not to discourage any individual from applying for credit. Bank of the Sierra will accept and consider all written applications for credit and will grant such credit based on safe and sound banking principles. The Bank will offer a full range of lending services, including the following:  
Consumer Installment Loans For:

Personal Expenses	Home Equity Loans
Automobile/Light	& Credit Lines
Truck Purchase	Mobile Home Purchase
Education Expenses	Credit Cards
Housing Rehabilitation	Recreational Equipment
Home Improvement	Purchase
Personal Revolving Credit	

#### **Real Estate Loans For:**

Fixed or variable rate purchase, refinancing or construction of 1 to 4 family residences  
Fixed or variable rate purchase, refinancing or construction of Multi-Family residences  
Acquisition and Development of building sites Small to medium size farms  
Professional office construction and purchase  
Commercial business property construction and purchase

#### **Agricultural Loans For:**

Crop production and harvest lines  
Packer/Marketer operating lines  
Equipment purchases

#### **Commercial Loans For:**

U.S. Small Business Administration programs  
Small farm purchases & operations  
Accounts receivable financing  
Inventory financing  
Operating credit lines  
New and business expansion financing  
Stand by and commercial letter of credit

When making any of the above credit available the bank will operate in a safe and sound manner making loans that are profitable for the bank and minimize risk for both the bank and the borrower. The bank will participate in community development loans originated by larger institutions if such loans will benefit neighborhoods within the Bank's local communities. Special attention will be given to making loans to businesses for which equity or subordinated debt is provided by Minority Enterprise Small Business Investment Corporation, or Small Business Investment Corporations. The Bank will also participate in government insured, guaranteed or subsidized loan programs for housing, small business or small farms such as FHA VA/FMHA mortgage loans, FHA Title I home improvement loans, FHA guaranteed loans, as the programs can be developed in the Bank's operations and when approved by the necessary authority to provide the services.



In addition, the bank will participate in the California Guaranteed Student Loan Program.

The Bank will attempt to stay aware of any and all new or expanded existing programs which reach the Bank's local community, and which are developed to stimulate economic activity, especially in the minority and low to moderate income areas.

To this end the bank takes part, through its Directors, officers, and employees in the following community programs:

- Chambers of Commerce economic development activities in the communities it serves
- California Main Street Programs
- Redevelopment agency advisory committees
- Private industry councils
- Community Development Block Grant advisory committees

### III.

#### COMMUNITY REINVESTMENT ACT NOTICE

THE FEDERAL COMMUNITY REINVESTMENT ACT ("CRA") REQUIRES THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) TO EVALUATE OUR PERFORMANCE IN HELPING TO MEET THE CREDIT NEEDS OF THIS COMMUNITY, AND TO TAKE THIS EVALUATION INTO ACCOUNT WHEN THE FDIC DECIDES ON CERTAIN APPLICATIONS SUBMITTED BY US. YOUR INVOLVEMENT IS ENCOURAGED.

You should know that-

You may obtain our current CRA statements for this community in this office. (Current CRA statements for other communities served by us are available at our corporate office, located at 86 North Main Street, Porterville, California.) You may send signed, written comments about our CRA statements or our performance in helping to meet the community credit needs to:

Kenneth E. Goodwin  
Executive Vice President  
Bank of the Sierra  
P.O. Box 1930  
Porterville, CA 93258

and to:

Federal Deposit Insurance Corporation  
Regional Director  
25 Ecker Street, Suite 2300  
San Francisco, CA 94105

Your letter, together with any responses by us, may be made public.

You may look at a file of all signed, written comments received by us within the past three years, any responses we have made to the comments, and all CRA statements in effect during the past three years at this office or at our Corporate Office at 86 North Main Street in Porterville, California.

You may ask to look at any comments received by the FDIC Regional Office at:

25 Ecker Street, Suite 2300  
San Francisco, CA 94105

You may also request from the Federal Deposit Insurance Corporation (at 550 - 17th Street N.W., Washington, D.C. 20429) an announcement of applications covered by the CRA filed with the FDIC.

### IV

#### HOW CURRENT EFFORTS ARE HELPING TO MEET COMMUNITY CREDIT NEEDS

Bank of the Sierra is a locally owned, managed and oriented bank. All lendable deposits held by the Bank are loaned in the local communities for the betterment of the communities and enhancement of the way of life within the communities. Some of the determined community credit needs, and programs instituted by the Bank to meet those needs are included below:

- (A) lower Payment, lower Interest rate. No transaction charge revolving Personal credit lines.
- (B) Extended terms on heavy truck and equipment.
- (C) Longer terms property improvement loans.
- (D) FHA Title I Loans (through another lender).

(E) Public Utility assisted Programs.

(F) Liberal interim construction and lot development loans.

(G) Cal - Vet take - out construction loans.

(H) Lot development through Valley Foothill Funding INC. a wholly owned subsidiary of the bank.

(I) Small Business Administration Guaranteed Bank Loans.

(J) Farm Home Administration (FMHA) guaranteed Business loans.

(K) Professional credit loans at lower rates and extended terms.

(L) Development loans for self-helped.

(M) Home Equity Loans with high loan to value ratio.

(N) Purchase money second trust deed loans.

(O) Energy efficient loans with longer terms and preferred rates.

(P) California Guaranteed Student loans.

(Q) Real Estate Loans / FHLMC and FNMA.

(R) Local Agency Bond Purchases.

(S) Credit Cards for all qualified consumers and small businesses.

(T) Commercial Revitalization Loan Program Administration.

(U) Political Subdivision Leases and loans.

The Directors are aware of the credit needs in the community, investigate needs, and establish programs to meet those needs. The Bank has a branch office located in the heavily populated residential area of the Porterville community, two miles from the Main Branch. This provides easier access to all banking needs including credit needs.

The Bank also has a branch office located in the City of Lindsay, approximately ten miles from the Main Office. This also provides easier access and competition for all banking needs, including credit needs.

In addition, the Bank also has a full service office in the community of Exeter, approximately 20 miles from the Main Office providing a competitive vehicle for the credit needs and other banking services there.

A bank office to serve the needs of the north county area is located in the city of Visalia approximately 35 miles from the Main Office.

Deposit services are available in a wide array of competitively priced checking, savings and money market accounts including the following:

- Low cost limited usage checking
- Interest bearing Checking
- Savings and Time Deposits
- Safe Deposit boxes

#### REPORT ON EFFORTS HELPING TO MEET COMMUNITY CREDIT NEEDS

The Director of Bank of the Sierra have instructed the Bank Officers and Management to seek out those community credit needs identified under Part IV of this statement, and to make every effort to help meet those credit needs within the programs and policies established, keeping in mind the safe and sound operation of the bank. Some of the specific area in which the Bank has met those needs are listed herein.

#### (A)

Bank of the Sierra has made permanent real estate loans at lower than normal rates and with liberal terms to a local community association for the purchase of land to expand a rodeo and others to expand the local non-government supported community fair grounds which is an important part of our community culture. The Bank has also made credit available to limited partnerships for the remodeling of two historic hotels in the area, to provide housing units for the elderly and those on limited incomes.

#### (B)

Bank of the Sierra has provided permanent real estate loans at preferred rates to a local rehabilitation facility for expansion of the facility and program, and has provided loan funds to an alcohol and drug rehabilitation facility for expansion of their facilities and programs.

In addition, the bank has made loans to a sheltered workshop for the purchase of equipment and rolling stock, and the purchase and expansion of facilities, and to a medical clinic serving all segments of the community for expansion of their facilities, and a similar loan to a shelter for battered women.





(C)

Bank of the Sierra has committed and made credit accommodations available to 121 small businesses under the U.S. Small Business Administration Guaranteed Bank Loan Program. Twenty-eight of those loans were for establishment of venture capital, sixty-six for expansion, and the remainder for replacement of debt to reduce debt servicing requirements which had a negative effect on cash flow. Additional applications are in the processing stage at this time. In addition, the Bank has made four loans under the California Small Cities Program through the Lindsey Office for that community. Bank of the Sierra is the only local bank involved in that program.

(D)

Bank of the Sierra has made more real estate construction loans for single family residence than any other lender in the area, with about 40% of them being in the low to moderate income range. In addition, twenty-two lot development loans have been made, with four being for the construction of needed apartment units for rental to lower and moderate income families, and eight for construction of lower cost or government assistance programs. Bank of the Sierra has also made purchase money second trust deed loans for the purchase of residences and FHA 235 low income construction loans.

(E)

Bank of the Sierra has made credit available to 16 local churches, nine for improvement of facilities and six for the construction of new facilities. In addition, five loans for parsonages of local churches have been made. Loans are made in all offices.

(F)

Consumer loans for property improvement, automobiles, mobile homes, etc. have totaled over \$221 million in the past twelve months.

(G)

Bank of the Sierra has made credit available to several local cultural organizations to establish a variety of culture in the community.

(H)

Bank of the Sierra has purchased local school building bonds when no other bank in the state would enter a bid for the purchase.

(I)

Bank of the Sierra has made available property improvement loans for energy efficiency with preferred rates and terms.

(J)

Bank of the Sierra has made loans for four fraternal organizations, two loans to educational youth organizations for expansion, and a political subdivision loan, as well as leases to political subdivisions.

(K)

Bank of the Sierra has made a preferred rate and term loan to two local rehabilitation facilities for equipment purchases and similar loans for shelter facilities and lower income medical facilities.

(L)

Bank of the Sierra is active in the California Guaranteed Student loan Program through another lender and made many loans in that area since the Bank opened.

(M)

Bank of the Sierra has made favorable rate and term loans to hospital districts and clinics to support their Medicare and Medical receivables. The Bank has made a commercial real estate loan to construct a dialysis center in the local area, and real estate loan to a medical clinic serving the entire social-economic spectrum has been made on favorable terms.

(N)

Bank of the Sierra has a "no service charge" policy on non-profit organization deposit accounts, which no other area bank offers.

(O)

Bank of the Sierra has made credit available to the local Main Street Programs and civic development associations when no other bank would consider such credit.

#### EFFORTS TO ASCERTAIN THE CREDIT NEEDS OF THE COMMUNITY

The bank investigates the economic make-up of the local community and the credit needs of the community members through direct mail and verbal communication, as well as director, officer and employee involvement in local governmental organizations and political subdivisions.

Customer surveys are made on a periodic basis to determine directly whether or not the Bank's programs and facilities are providing optimal service. The Bank will survey non-customers who live in the local communities to ascertain new ideas about credit needs and deposit needs of those who are not customers of the bank.

When banking services are terminated, a written survey of the customer is made to determine the reason and what needs the customer has which may not be offered by the Bank.

When signed public comments are received about the availability of services in general, or the CRA Statement, this Bank has a standing policy which encourages management's review and response.

Furthermore, officers of the Bank communicate with local school organizations, merchant's associations, churches, government officials, community clubs and organizations, cooperatives, community development corporations, consumer and minority organizations, and other organizations identified by the office of the Assistant Secretary of Neighborhoods, Volunteer Associations, and Consumer Protection at the Department of Housing and Urban Development. Such organizations are encouraged to communicate with officers of the Bank concerning any aspect of local community credit needs. Bank officers are members of J.T.P.A., P.I.C., Economic Development Agencies, Main street Programs, C.D.B.G. Programs, Small Cities Programs and other community development organizations.

The Bank has also established relationships with real estate brokers to encourage them to provide the Bank with the benefit of their experience as to local credit needs.

Lending officers of the Bank have reviewed the local Community General Plans, Community Development Plans, and Housing Assistance Plan prepared in conjunction with the Department of Housing and Urban Development's Community Development Block Grant Programs. The Bank has an on-going advertising effort concentrated in the local community-oriented publications.

This advertising campaign has the objective of making every member of the local community aware of the types of credit and other services the Bank is prepared to extend, in addition to other banking activities, and to encourage members of the local community to perceive the Bank as a local institution eager to serve the needs of the local community as a depository and as a lender.

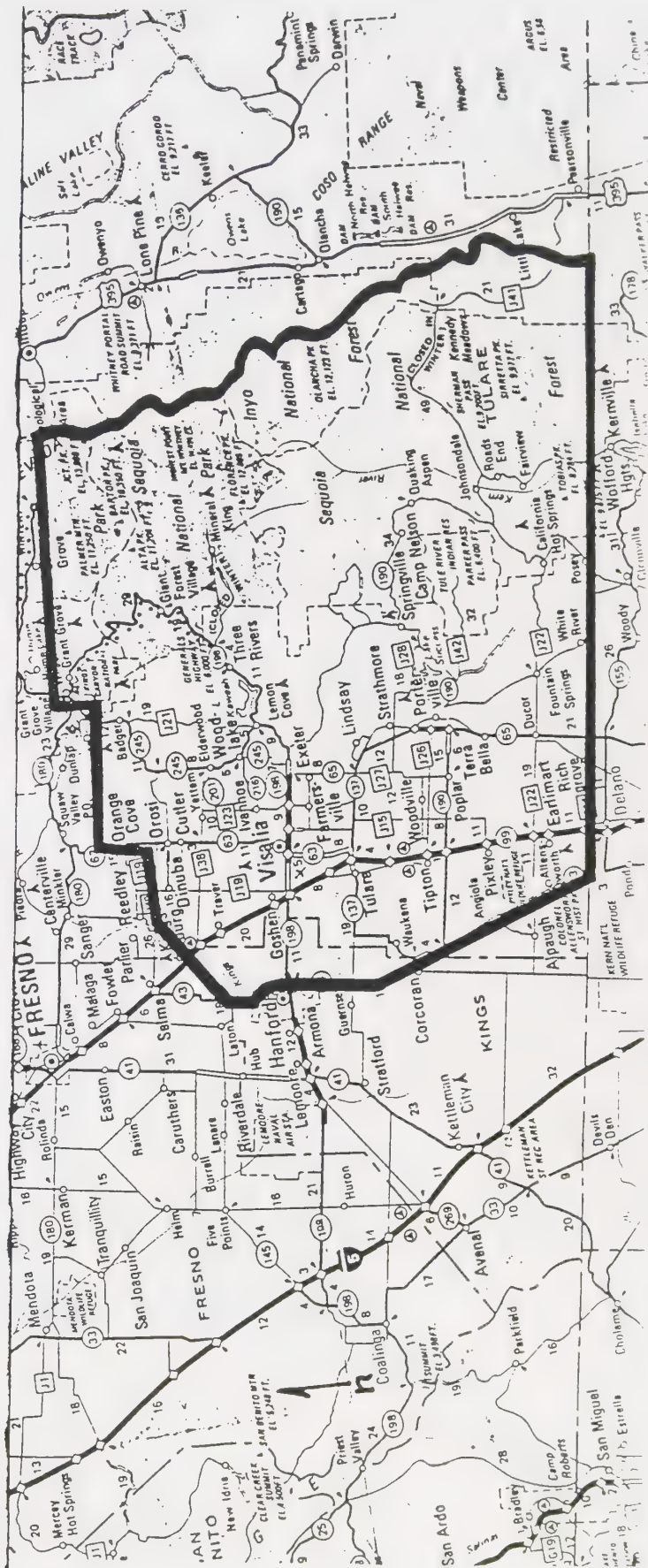
*Approved by the Board of Directors*





One of Bank of the Sierra's methods of keeping in touch with the communities we serve is through the involvement of bank employees in the following organizations:

Women of the Moose, Porterville Chapter  
 Presbyterian Church  
 E. Clampus Vitas - Historical Group  
 Girl Scouts  
 Boy Scouts  
 Exeter Women's Club  
 St. Vincent De Paul Church  
 Exeter Youth Football  
 Citrus So. Tule Elementary School Board  
 Sierra Mutual Water Co. Board  
 Society of Real Estate Appraisers  
 Zion Lutheran Church  
 Zion Lutheran School PTA  
 Kiwanis  
 Rotary Club  
 Strathmore Scholarship Foundation  
 Strathmore High Boosters Club  
 Lindsay Chamber of Commerce  
 Exeter Chamber of Commerce  
 Porterville Chamber of Commerce  
 Visalia Chamber of Commerce  
 Church of Christ  
 Little League Baseball  
 Porterville Jr. Livestock Show  
 Strathmore Elementary School PTO  
 Bobby Sox  
 Burton School PTO  
 Lindsay Hospital Guild  
 Sacred Heart Catholic Church  
 Lindsay Co-op Nursery School  
 Lindsay Recreation Volleyball  
 Lindsay High School Booster Club  
 Ducks Unlimited  
 Lindsay Orange Blossom Festival  
 Porterville Emblem Club  
 Monache FFA Parents Boosters Club  
 Porterville Battered Women's Shelter  
 Los Robles Elementary PTA  
 Sierra View Hospital Volunteer  
 Blood Bank  
 Porterville Stampede  
 Ace of Clubs (Square Dance Club)  
 Springville V.F.W.  
 Porterville Main Street Inc.  
 Porterville Redevelopment Agency Citizens Advisory Committee  
 Porterville Sheltered Workshop  
 First Methodist Church  
 Porterville Breakfast Lions Club  
 Monache Band Parents Inc.  
 Monache High Boosters Club  
 Porterville Elks Lodge  
 Porterville Agri Businessmen's Luncheon  
 Porterville College Foundation Board  
 St. Anne's Church





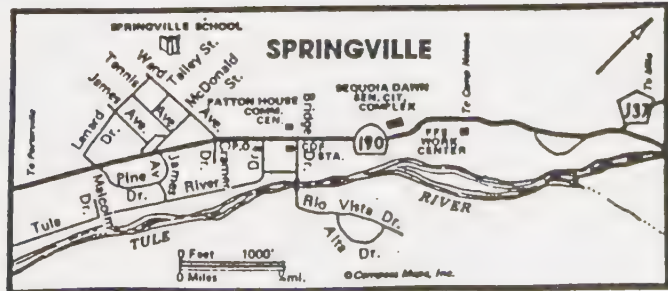
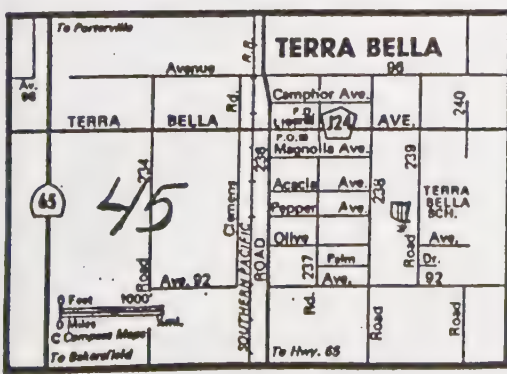
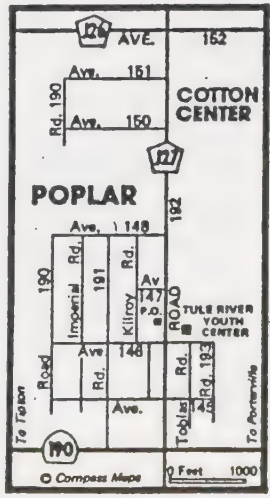
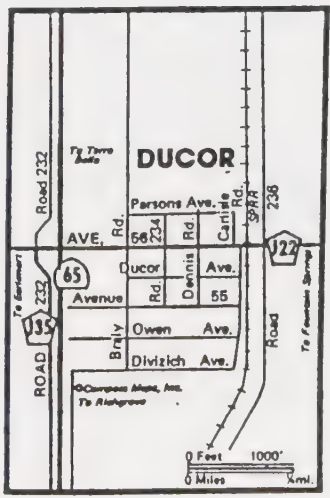
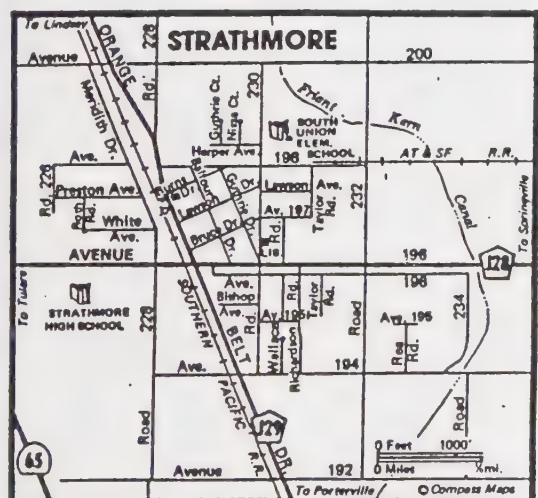
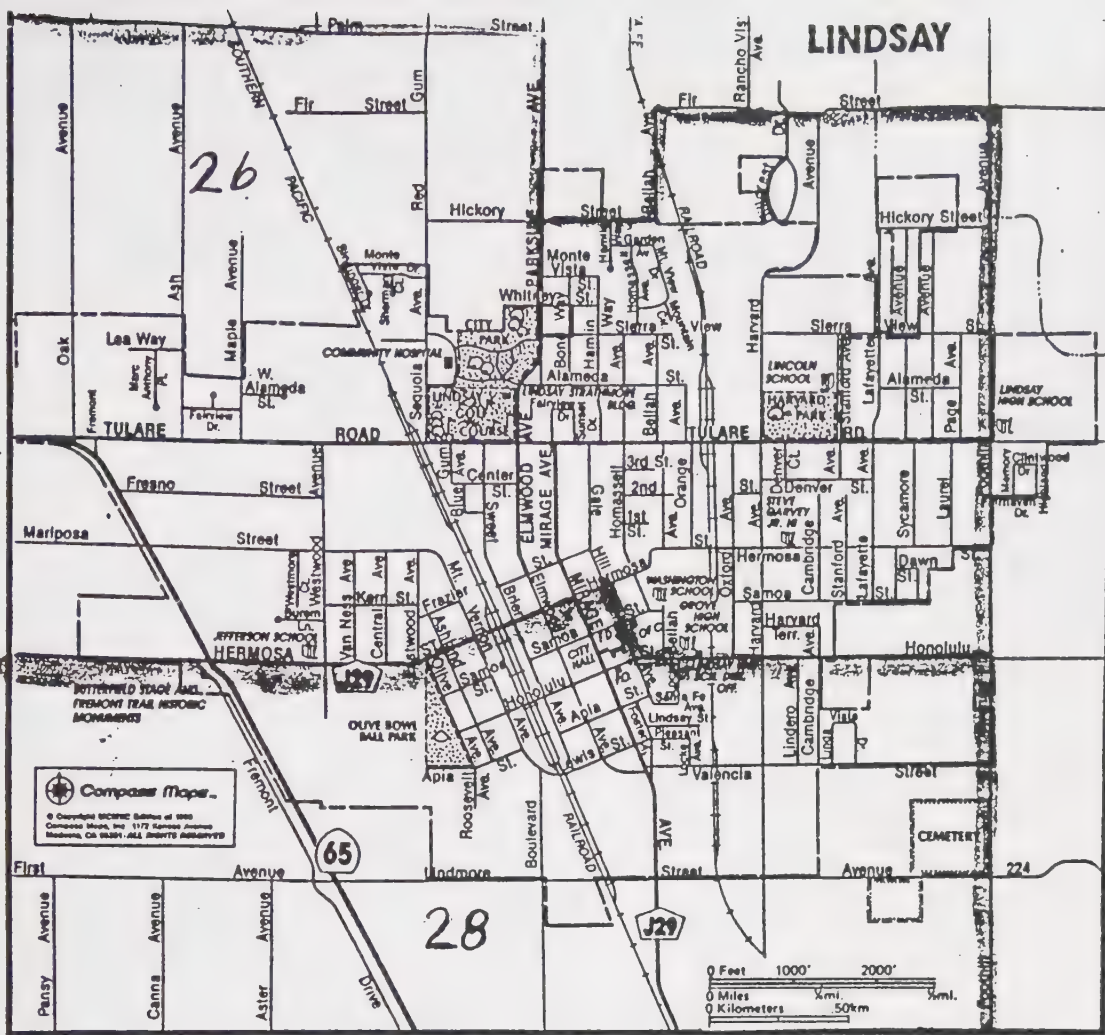


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Median Ave.	B-3-4	Read 272	F-13	Walnut St.	F-8
Medora Cir.	B-4	Read 274	F-8-14	Walnut Ave.	F-7-8
Medway Cir.	B-4	Read 278	F-15	Walnut St.	6-11
Memory Ln.	D-2-3-8-10	Read 290	F-15	Warren Ave.	1-10
Menz Ave.	J-10-11	Roberts Ln.	H-1	Washington Ln.	D-2
Merrill Ave.	A-4-5	Ruby Ave.	F-3-8-10-12	Waukegan St.	F-4
Mesa Oak Dr.	H-6	Rondo St.	E-8-10	Washington Pl.	D-2
MH Ave.	E-10-16	Rose Hill Dr.	E-8-10	Washington St.	B-2
Mills Dr.	B-8-11	Roseville Dr.	G-8-10	Waukegan St.	H-6
Mimosa Ave.	B-8-11	Roseville Dr.	G-8-10	Waukegan St.	H-6
Miranda Ave.	B-8-11	Rose Ln.	E-8-10	Waukegan St.	H-6
Mohr Dr.	F-11	Rose Ln.	E-8-10	Waukegan St.	H-6

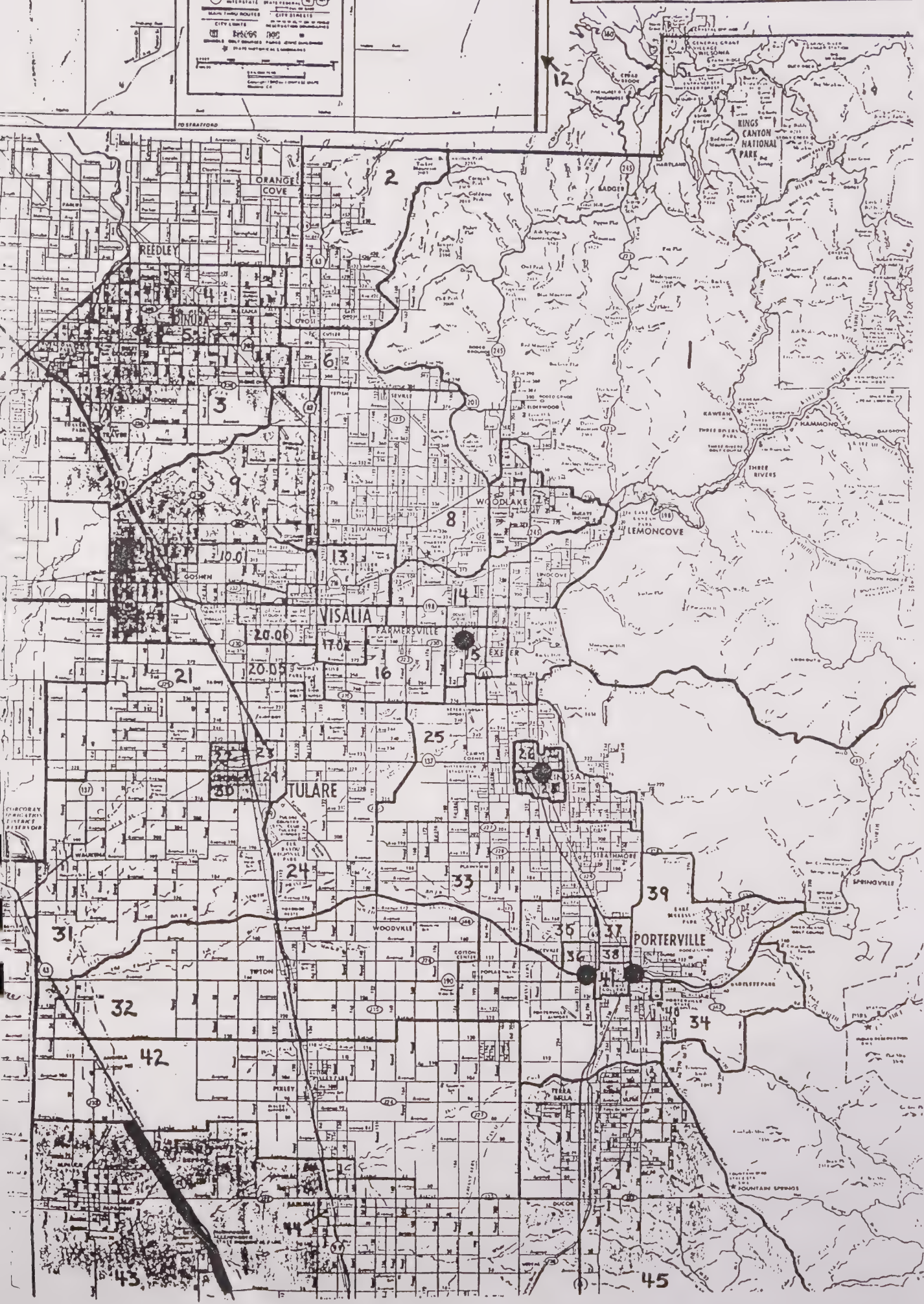
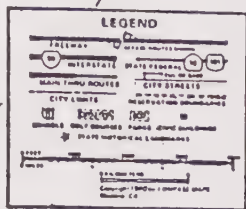










[illegible]





Application or Loan Information			Action Taken			Property Location				Applicant Information A = Applicant    CA = Co-Applicant				Type of Purchaser of Loan	Reason(s) for Denial (Optional)		
Date Application Received (mm/dd/yy)	Type	Purpose	Occupancy	Amount In thousands	Type	Date (mm/dd/yy)	MSA Number	State Code	County Code	Census Tract	Race or National Origin		Sex			Income In thousands	
											A	CA	A				CA
	12-30-91	1	3	1	N/A	3	1-3-92	8780	06	107	29	4	-	1	-	N/A	3
	12-29-91	1	3	1	75	3	1-6-92	8780	06	107	26	4	4	1	2	40	1
	1-8-92	1	1	1	4	3	1-10-92	8780	06	107	28	4	4	1	2	24	3
	1-10-92	1	3	1	94	3	1-21-92	8780	06	107	33	5	5	1	2	19	6
	1-27-92	1	1	2	80	3	1-28-92		06			7	-	1	-	38	9
	1-31-92	1	3	1	21	3	2-13-92	8780	06	107	26	5	5	1	2	64	1
	2-15-92	1	1	1	21	3	2-20-92	8780	06	107	26	5	-	2	-	18	1
	2-13-92	1	1	1	10	3	2-22-92	8780	06	107	13	5	-	1	-	36	9
	1-6-92	1	1	1	13	3	3-3-92	8780	06	107	27	5	5	1	2	24	9
	4-1-92	1	1	1	115	1	4-8-92	8780	06	107	34	5	5	1	2	51	
	3-26-92	1	2	1	25	1	4-7-92	8780	06	107	33	5	5	1	2	52	
	4-9-92	1	2	1	25	1	4-16-92	8780	06	107	25	5	5	1	2	24	
	3-30-92	1	2	1	20	1	4-20-92	8780	06	107	42	5	5	1	2	106	
	5-4-92	1	1	1	05	1	5-8-92	8780	06	107	15	5	-	1	-	344	4
	4-24-92	1	2	1	10	3	5-20-92	8780	06	107	27	5	-	2	-	15	4
	5-29-92	1	2	2	7	3	6-9-92	8780	06	107	28	4	4	1	2		4
	6-11-92	1	1	1	150	3	6-12-92	8780	06	107	28	4	4	1	2		4
	6-12-92	1	2	1	5	1	6-10-92	8780	06	107	26	5	5	1	2	13	
	4-7-92	1	2	1	20	3	6-24-92	8780	06	107	26	4	4	1	2	13	2
	4-27-92	1	2	1	25	1	6-12-92	8780	06	107	25	5	5	1	2	43	
	6-12-92	1	2	1	5	1	6-26-92	8780	06	107	25	8	8	1	2	21	
	7-2-92	1	2	1	25	3	7-2-92	8780	06	107	33	5	5	1	2		3
	7-2-92	1	2	1	10	3	7-7-92	8780	06	107		4	4	1	2		3
	7-14-92	1	3	1	150	3	7-17-92	8780	06	107	27	5	5	1	2		4
	7-14-92	1	1	1	13	3	7-15-92	8780	06	107	26	4	4	1	2		3
	6-25-92	1	2	1	19	1	7-21-92	8780	06	107	26	5	5	1	2	36	
	8-20-92	1	1	1	N/A	4	9-11-92	8780	06	107	26	7	7	1	2	105	9





*Scott-*

*info you requested*

Corporate Community Development #3246  
November 23, 1992

*Bob*

MEMO TO: Bob Rey  
Lindsay #228

SUBJECT: Home Mortgage Data for the City of Lindsay

Bob, per our conversation of this afternoon, enclosed is the Home Mortgage Disclosure Act data we discussed for the City of Lindsay.

If you have any questions or need additional information, please do not hesitate to give me a call.

*Judy*

Judy G. Tuto  
Community Development Officer  
BANet 953-0927

Enclosure



HOME MORTGAGE DISCLOSURE ACT DISCLOSURE STATEMENT  
EXPLANATION OF NOTES

THE NOTES FOR TABLES 1-8 REFER TO BOTH THE DISCLOSURE STATEMENTS OF INDIVIDUAL FINANCIAL INSTITUTIONS AND THE AGGREGATE TABLES FOR ALL FINANCIAL INSTITUTIONS IN AN MSA. THE NOTES FOR TABLES 9 AND 10 REFER TO AGGREGATE TABLES ONLY. FOR CATEGORIZATION INTO GROUPS, PERCENTAGES ARE NOT ROUNDED. IF THERE ARE NO DATA REPORTED FOR A PARTICULAR TABLE, THAT TABLE WILL NOT BE PRINTED.

ALL CENSUS TRACT AND COUNTY DEFINITIONS AND POPULATION COUNTS ARE BASED ON THE 1980 CENSUS OF POPULATION AND HOUSING.

THE "INVALID GEOGRAPHIC IDENTIFIERS" ROW CONTAINS DATA FOR WHICH FINANCIAL INSTITUTIONS REPORTED STATE OR COUNTY CODES OR CENSUS TRACT NUMBERS THAT DID NOT CONFORM WITH 1980 CENSUS DEFINITIONS, OR FOR WHICH FINANCIAL INSTITUTIONS DID NOT REPORT THIS INFORMATION. THE ROW FOR "INVALID MSA NUMBERS" CONTAINS DATA FOR WHICH FINANCIAL INSTITUTIONS REPORTED INVALID MSA NUMBERS ACCORDING TO THE MSA BOUNDARIES, AS DEFINED BY THE U.S. OFFICE OF MANAGEMENT AND BUDGET, THAT WERE IN EFFECT ON JANUARY 1 OF THE CALENDAR YEAR FOR WHICH THE DATA WAS PROVIDED.

IN AGGREGATE TABLE 1, PERCENTAGE MINORITY POPULATION ("% MIN POP") MEANS THE PERCENTAGE OF THE TOTAL POPULATION IN A PARTICULAR CENSUS TRACT CONSISTING OF THOSE OF NON-WHITE RACES, AND WHITES OF HISPANIC ORIGIN. PERCENTAGES ARE ROUNDED TO THE NEAREST FULL PERCENTAGE POINT.

IF TWO APPLICANTS FROM DIFFERENT MINORITY GROUPS ARE REPORTED, THEY ARE GROUPED BY THE RACE OF THE FIRST PERSON LISTED ON THE APPLICATION.

JOINT MEANS WHITE AND MINORITY GROUP CO-APPLICANTS.

NOT AVAILABLE INCLUDES SITUATIONS WHERE DATA WAS NOT REQUIRED TO BE COLLECTED OR WAS OTHERWISE NOT REPORTED.

JOINT MEANS CO-APPLICANTS OF THE OPPOSITE GENDER.

APPLICANTS ARE CATEGORIZED BY THE RATIO OF THEIR REPORTED INCOME TO THE MEDIAN FAMILY INCOME OF THE MSA. THE MEDIAN FAMILY INCOME OF THE MSA IS BASED ON ESTIMATES DEVELOPED BY THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), WHICH ARE UPDATED ANNUALLY. THE FIGURE FOR THE MSA IS THE HUD ESTIMATE FOR THE FISCAL YEAR THAT CORRESPONDS TO THE YEAR FOR WHICH THE LOAN/APPLICATION DATA ARE REPORTED.

9. THE TYPE OF CENSUS TRACT IS BASED ON DEMOGRAPHIC INFORMATION FROM THE 1980 CENSUS OF POPULATION AND HOUSING. IT IS NOT BASED ON REPORTED APPLICANT CHARACTERISTICS.

10. MINORITY MEANS ALL NON-WHITE RACES AND WHITES OF HISPANIC ORIGIN.

11. LOW OR MODERATE INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS LESS THAN 80 PERCENT OF THE MEDIAN MSA INCOME, BASED ON THE 1980 CENSUS OF POPULATION AND HOUSING. THE MIDDLE INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS 80 TO 120 PERCENT OF THE MEDIAN MSA INCOME. THE UPPER INCOME CATEGORY CONSISTS OF CENSUS TRACTS WHERE THE MEDIAN FAMILY INCOME IS GREATER THAN 120 PERCENT OF THE MEDIAN MSA INCOME.

12. IN TABLE 3, THE TOTAL LOAN NUMBER AND DOLLAR AMOUNT FOR EACH TYPE OF PURCHASER MAY INCLUDE THOSE LOANS WHERE INFORMATION CONCERNING THE APPLICANT OR THE CENSUS TRACT CHARACTERISTICS WAS NOT AVAILABLE.

13. THE TERM "TOTAL" INCLUDES BOTH THOSE CASES WHERE GENDER WAS REPORTED AND THOSE WHERE THIS INFORMATION WAS NOT AVAILABLE.

14. "APPLICATIONS RECEIVED" EQUALS THE TOTAL NUMBERS OF LOANS ORIGINATED, APPLICATIONS APPROVED BUT NOT ACCEPTED BY APPLICANTS, APPLICATIONS DENIED AND WITHDRAWN, AND FILES CLOSED FOR INCOMPLETENESS. IT DOES NOT INCLUDE DATA FOR APPLICATIONS RECEIVED AND APPROVED BY FINANCIAL INSTITUTIONS WHERE THE LOANS WERE SUBSEQUENTLY ORIGINATED IN THE NAMES OF OTHER INSTITUTIONS, PURSUANT TO AN AGREEMENT BETWEEN THE PARTIES.

15. INCLUDES CENSUS TRACT NUMBERS THAT WERE REPORTED BUT FOR WHICH NEITHER INCOME NOR RACE DEMOGRAPHIC INFORMATION WAS AVAILABLE.

16. INSTITUTIONS ARE NOT REQUIRED TO REPORT REASONS FOR LOAN DENIALS. TOTAL INCLUDES CASES WHERE MULTIPLE REASONS WERE REPORTED.

17. CENSUS TRACTS ARE GROUPED ACCORDING TO MEDIAN AGE. BECAUSE THE CENSUS DATA ON HOUSING STOCK AGE IS CATEGORIZED IN INTERVALS OF SEVERAL YEARS, THE MEDIAN HOUSING STOCK AGE FOR A CENSUS TRACT IS DETERMINED BY CALCULATING THE MID-POINT OF THE INTERVAL IN WHICH THE MEDIAN UNIT FALLS. THE TRACTS ARE GROUPED IN THIS TABLE BY THE TIME PERIOD IN WHICH THE MEDIAN UNIT WAS BUILT.

18. FOR MSAS WITH MORE THAN ONE CITY NAME, MULTIPLE CENTRAL CITIES ARE INCLUDED.

19. MSA LESS CENTRAL CITY INCLUDES ALL CENSUS TRACTS OUTSIDE THE CENTRAL CITY (OR CITIES) BUT WITHIN THE MSA.





TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 1991

PAGE: 1539

RUN DATE: 07/11/92

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.T. &amp; S.A.SA

MSA: 8780 - VISALIA-TULARE-PORTERVILLE, CA

SECTION 1 -- PROPERTY LOCATED IN MSA WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/  (STATE/COUNTY/TRACT NUMBER)	LOANS ON 1-TO-4 FAMILY DWELLINGS								LOANS ON MULTI-FAMILY DWELLING FOR 5 OR MORE FAMILIES (HOME PURCHASE AND HOME IMPROVEMENT)		NONOCCUPANT LOANS ON 1-TO-4 FAMILY DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCING OF HOME PURCHASE LOANS		HOME IMPROVEMENT LOANS					
	FHA, FMHA. AND VA		CONVENTIONAL									
	A		B		C		D		E		F	
	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)
A/TULARE /0025.00 LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	83	1	12	3	32				
					5	268	1	5				
							1	10				
A/TULARE /0028.00 LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	38	7	119			1	15
			2	52	4	483	4	82			2	83
A/TULARE /0027.00 LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			3	252	2	145	1	15				
			4	318	1	28						
			1	10			1	30				
A/TULARE /0028.00 LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					2	40						
			1	14			1	2				
A/TULARE /0029.00 LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			4	257	1	30	9	74			3	118
			5	268	4	244	8	184			2	59
			1	78							1	78



TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 1991

PAGE: 1540  
RUN DATE: 07/11/92

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.T. &amp; S.A.SA

MSA: 8780 - VISALIA-TULARE-PORTERVILLE, CA

## SECTION 1 -- PROPERTY LOCATED IN MSA WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/  (STATE/COUNTY/TRACT NUMBER)	LOANS ON 1-TO-4 FAMILY DWELLINGS								LOANS ON MULTI- FAMILY DWELLING FOR 5 OR MORE FAMILIES (HOME PURCHASE AND HOME IMPROVEMENT)		NONOCCUPANT LOANS ON 1-TO-4 FAMILY DWELLINGS FROM COLUMNS A,B,C AND D	
	HOME PURCHASE LOANS				REFINANCING OF HOME PURCHASE LOANS		HOME IMPROVEMENT LOANS					
	FHA, FMHA. AND VA		CONVENTIONAL									
	A		B		C		D		E		F	
	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)	NUMBER	AMOUNTS (\$000'S)
A/TULARE /0030.00  LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	25	1	49	4	49			1	18
	1	53	3	118	2	68					1	32
A/TULARE /0031.00  LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	32	1	75	2	20			1	32
							2	43			1	41
			1	34			1	3				
A/TULARE /0032.00  LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							2	21			1	10
							2	42				
A/TULARE /0033.00  LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							2	60				
					1	28	1	40				
			1	58	1	61						
A/TULARE /0034.00  LOANS ORIGINATED APPLICAT'N APPROVED, NOT ACCEPTED APPLICATIONS DENIED APPLICATIONS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			3	187	2	167	2	14				
			1	66	2	18	1	25				
			1	8	2	75						





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[illegible]





TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FmHA, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 1991

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INSTITUTION: 0000013044-1 BANK OF AMERICA, N.T. &amp; S.A.SA

MSA: 8780 - VISALIA-TULARE-PORTERVILLE, CA

[illegible]



TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS,  
1- TO 4-FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 1991

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INSTITUTION: 0000013044-1 BANK OF AMERICA, N.T. & S.A.SA

MSA: 8780 - VISALIA-TULARE-PORTERVILLE, CA

RACE, GENDER AND INCOME 4/,13/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
AMERICAN INDIAN/ALASKAN NATIVE(TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
ASIAN/PACIFIC ISLANDER (TOTAL)	5	229	5	229								
MALE	1	55	1	55								
FEMALE												
JOINT (MALE/FEMALE) 7/	4	174	4	174								
BLACK (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
HISPANIC (TOTAL)	41	2299	10	760			28	1421	1	170	2	48
MALE	5	403	1	105			4	298				
FEMALE	4	250					3	238			1	14
JOINT (MALE/FEMALE) 7/	32	1848	9	655			21	887	1	70	1	34
WHITE (TOTAL)	185	12472	88	6430			74	4758	12	893	11	391
MALE	25	1283	10	870			13	563	1	20	1	10
FEMALE	26	1264	14	762			7	319	1	90	4	93
JOINT (MALE/FEMALE) 7/	134	9945	64	4998			54	3878	10	783	6	288
OTHER (TOTAL)	4	182	4	182								
MALE	1	25	1	25								
FEMALE												
JOINT (MALE/FEMALE) 7/	3	157	3	157								
JOINT (WHITE/MINORITY) 5/ (TOTAL)	5	318	3	210			1	32			1	78
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/	5	318	3	210			1	32			1	78
RACE NOT AVAILABLE 8/ (TOTAL)	4	110					2	80			2	30
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/	3	35					1	5			2	30
INCOME OF APPLICANTS 8/												
LESS THAN 80% OF MSA MEDIAN	48	1492	10	349			29	945			7	188
80-89% OF MSA MEDIAN	18	789	10	465			5	171	1	82	2	71
100-120% OF MSA MEDIAN	28	1472	11	581			13	725	1	95	1	71
MORE THAN 120% OF MSA MEDIAN	152	11722	79	6418			58	4315	11	788	8	205
INCOME NOT AVAILABLE 8/	2	135					2	135				





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[illegible]



TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS,  
1- TO 4-FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 1991

PAGE: 1549  
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MSA: 8780 - VISALIA-TULARE-PORTERVILLE, CA

RACE, GENDER AND INCOME 4/.13/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
AMERICAN INDIAN/ALASKAN NATIVE(TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
ASIAN/PACIFIC ISLANDER (TOTAL)	11	165	7	119			4	48				
MALE	1	5	1	5								
FEMALE	4	76	3	48			1	28				
JOINT (MALE/FEMALE) 7/	8	84	3	66			3	18				
BLACK (TOTAL)	8	132	2	52			4	80				
MALE	4	80					4	80				
FEMALE												
JOINT (MALE/FEMALE) 7/	2	52	2	52								
HISPANIC (TOTAL)	82	1106	31	309			45	703	2	44	4	50
MALE	12	117	6	39			3	40	1	3	2	35
FEMALE	10	80	4	37			5	33			1	10
JOINT (MALE/FEMALE) 7/	60	909	21	233			37	630	1	41	1	5
WHITE (TOTAL)	230	3872	145	2134			76	1430	5	90	4	218
MALE	24	308	15	158			8	140	1	10		
FEMALE	41	484	26	259			14	215	1	10		
JOINT (MALE/FEMALE) 7/	165	3080	104	1717			54	1075	3	70	4	218
OTHER (TOTAL)	7	110	5	79			2	31				
MALE	1	5	1	5								
FEMALE												
JOINT (MALE/FEMALE) 7/	6	105	4	74			2	31				
JOINT (WHITE/MINORITY) 5/ (TOTAL)	10	139	7	98			3	41				
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/	10	139	7	98			3	41				
INCOME NOT AVAILABLE 8/ (TOTAL)	30	448					20	317	2	20	8	111
MALE	8	62					6	62				
FEMALE	5	95					3	78			2	17
JOINT (MALE/FEMALE) 7/	17	255					9	141	2	20	8	94
INCOME OF APPLICANTS 8/												
LESS THAN 80% OF MSA MEDIAN	64	507	26	132			33	338	1	10	4	27
80-99% OF MSA MEDIAN	30	320	16	120			13	190			1	10
100-120% OF MSA MEDIAN	40	640	17	238			22	399	1	3		
MORE THAN 120% OF MSA MEDIAN	239	4443	136	2249			86	1721	6	131	11	342
INCOME NOT AVAILABLE 8/	3	62	2	52					1	10		





TABLE 4-8: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 1991

PAGE: 1550  
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STITUTION: 0000013044-1 BANK OF AMERICA, N.T. & S.A.SA

MSA: 8780 - VISALIA-TULARE-PORTERVILLE, CA

[illegible]





TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FmHA, AND VA HOME-PURCHASE LOANS,  
1- TO 4-FAMILY HOMES, BY INCOME AND RACE OF APPLICANT, 1991

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MSA: 8780 - VISALIA-TULARE-PORTERVILLE, CA

INCOME AND RACE 4/, 8/ LESS THAN 80% OF MSA MEDIAN AMERICAN IND/ALASKAN NATIVE ASIAN/PACIFIC ISLANDER BLACK HISPANIC WHITE OTHER JOINT (WHITE/MINORITY) 5/ RACE NOT AVAILABLE 6/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
AMERICAN IND/ALASKAN NATIVE ASIAN/PACIFIC ISLANDER BLACK HISPANIC WHITE OTHER JOINT (WHITE/MINORITY) 5/ RACE NOT AVAILABLE 6/	1 2	40 118	1	40			2	118				
90-99% OF MSA MEDIAN AMERICAN IND/ALASKAN NATIVE ASIAN/PACIFIC ISLANDER BLACK HISPANIC WHITE OTHER JOINT (WHITE/MINORITY) 5/ RACE NOT AVAILABLE 6/	1 1	47 69	1	47			1	69				
100-120% OF MSA MEDIAN AMERICAN IND/ALASKAN NATIVE ASIAN/PACIFIC ISLANDER BLACK HISPANIC WHITE OTHER JOINT (WHITE/MINORITY) 5/ RACE NOT AVAILABLE 6/	4	254					3	191	1	63		
MORE THAN 120% OF MSA MEDIAN AMERICAN IND/ALASKAN NATIVE ASIAN/PACIFIC ISLANDER BLACK HISPANIC WHITE OTHER JOINT (WHITE/MINORITY) 5/ RACE NOT AVAILABLE 6/	3 1	247 123					3 1	247 123				



TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS,  
1- TO 4-FAMILY HOMES, BY INCOME AND RACE OF APPLICANT, 1991

PAGE: 1552  
RUN DATE: 07/11/92

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.T. & S.A.SA

MSA: 8780 - VISALIA-TULARE-PORTERVILLE, CA

[illegible]





TABLE 5-3: DISPOSITION OF APPLICATIONS FOR REFINANCING HOME-PURCHASE LOANS,  
1- TO 4-FAMILY HOMES, BY INCOME AND RACE OF APPLICANT, 1991

PAGE: 1553  
RUN DATE: 07/11/92

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.T. & S.A.SA

MSA: 8780 - VISALIA-TULARE-PORTERVILLE, CA

INCOME AND RACE 4/, 8/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
LESS THAN 80% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE	1	28					1	28				
ASIAN/PACIFIC ISLANDER	1	22	1	22								
BLACK												
HISPANIC	11	293					11	293				
WHITE	11	310	5	163			5	125			1	22
OTHER	2	228					2	228				
JOINT (WHITE/MINORITY) 5/	1	12					1	12				
RACE NOT AVAILABLE 8/	1	32					1	32				
80-99% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	5	172	2	61			3	111				
BLACK												
HISPANIC	4	152	2	61			2	91				
WHITE	19	977	12	413			6	496	1	68		
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 8/												
100-120% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE	1	30					1	30				
ASIAN/PACIFIC ISLANDER	1	68					1	68				
BLACK												
HISPANIC	3	96	2	51			1	45				
WHITE	8	350	3	129			4	160	1	61		
OTHER												
JOINT (WHITE/MINORITY) 5/	2	97					2	97				
RACE NOT AVAILABLE 8/												
MORE THAN 120% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE	2	323					2	323				
ASIAN/PACIFIC ISLANDER												
BLACK	1	30	1	30								
HISPANIC	15	969	4	312			10	507	1	150		
WHITE	137	12727	85	8264			45	4029	4	355	3	79
OTHER	1	20					1	20				
JOINT (WHITE/MINORITY) 5/	13	880	8	531			4	210	1	139		
RACE NOT AVAILABLE 8/	3	148					2	92			1	56



TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS,  
1- TO 4-FAMILY HOMES, BY INCOME AND RACE OF APPLICANT, 1991

PAGE: 1554  
RUN DATE: 07/11/92

STITUTION: 0000013044-1 BANK OF AMERICA, N.T. & S.A.SA

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INCOME AND RACE 4/, 8/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
SS THAN 80% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	1	3					1	3				
BLACK	1	3					1	3				
HISPANIC	28	245	10	48			15	192			1	5
WHITE	30	227	18	84			12	123	1	10	1	10
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 8/	8	29					4	17			2	12
1-99% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	2	33	1	5			1	28				
BLACK												
HISPANIC	9	101	3	28			5	65			1	10
WHITE	18	160	11	84			5	78				
OTHER	1	5	1	5								
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 8/	2	21					2	21				
0-120% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	1	35	1	35								
BLACK	1	25					1	25				
HISPANIC	11	131	2	22			8	108	1	3		
WHITE	23	371	12	128			11	243				
OTHER	2	53	2	53								
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 8/	2	25					2	25				
RE THAN 120% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	7	94	5	79			2	15				
BLACK	4	104	2	52			2	52				
HISPANIC	38	629	18	213			17	340	1	41	2	35
WHITE	159	3082	104	1786			48	988	4	80	3	208
OTHER	4	52	2	21			2	31				
JOINT (WHITE/MINORITY) 5/	10	139	7	98			3	41				
RACE NOT AVAILABLE 8/	19	383					12	254	1	10	8	99



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INCOME AND RACE 4/, 8/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
LESS THAN 80% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER												
BLACK												
HISPANIC	2	20	1	10			1	10				
WHITE	7	281					7	281				
OTHER	1	81	1	81								
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 8/												
0-99% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER												
BLACK												
HISPANIC	2	58	2	58								
WHITE	5	148	3	89			2	59				
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 8/												
00-120% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER												
BLACK												
HISPANIC	1	15	1	15								
WHITE	3	101	3	101								
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 8/												
MORE THAN 120% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE	2	30	2	30			2	52				
ASIAN/PACIFIC ISLANDER	2	52										
BLACK	13	418	5	143			8	273				
HISPANIC	40	1734	24	801			13	722	3	211		
WHITE	2	28	1	8			1	20				
OTHER	4	68	3	38			1	32				
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 8/	4	77					1	10			3	67





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INCOME AND GENDER 8/ SS THAN 80% OF MSA MEDIAN MALE FEMALE JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
SS THAN 80% OF MSA MEDIAN MALE FEMALE JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	3	158	1	40			2	118				
-99% OF MSA MEDIAN MALE FEMALE JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	1 1	89 47	1	47			1	89				
X0-120% OF MSA MEDIAN MALE FEMALE JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	2 2	128 128					1 2	83 128	1	83		
RE THAN 120% OF MSA MEDIAN MALE FEMALE JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	4	370					4	370				



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INCOME AND GENDER 8/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
LESS THAN 80% OF MSA MEDIAN												
MALE	10	35	5	14			5	21				
FEMALE	28	158	13	58			13	85	1	10	1	5
JOINT (MALE/FEMALE) 7/	28	314	8	60			15	232			3	22
GENDER NOT AVAILABLE 9/												
0-99% OF MSA MEDIAN												
MALE	7	45	5	19			2	28				
FEMALE	8	84	3	36			2	38			1	10
JOINT (MALE/FEMALE) 7/	17	191	8	65			9	126				
GENDER NOT AVAILABLE 9/												
100-120% OF MSA MEDIAN												
MALE	8	77	3	39			2	35	1	3		
FEMALE	8	90	2	13			4	77				
JOINT (MALE/FEMALE) 7/	28	473	12	188			16	287				
GENDER NOT AVAILABLE 9/												
MORE THAN 120% OF MSA MEDIAN												
MALE	25	420	10	135			12	240	1	10	2	35
FEMALE	20	403	15	237			4	154			1	12
JOINT (MALE/FEMALE) 7/	192	3584	111	1877			68	1291	5	121	8	295
GENDER NOT AVAILABLE 9/	2	38					2	36				



TABLE 8-8: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT,  
OR REFINANCING LOANS, 1- TO 4-FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 1991

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INCOME AND GENDER 8/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
LESS THAN 80% OF MSA MEDIAN												
MALE	3	81					3	81				
FEMALE	1	49					1	49				
JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	6	232	2	91			4	141				
80-99% OF MSA MEDIAN												
MALE	1	3	1	3								
FEMALE												
JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	6	201	4	142			2	59				
100-120% OF MSA MEDIAN												
MALE	2	95	2	95								
FEMALE												
JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	2	21	2	21								
MORE THAN 120% OF MSA MEDIAN												
MALE	12	438	4	139			8	299				
FEMALE	6	182	3	50			2	120			1	12
JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	49	1783	28	827			16	690	3	211	2	55





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TYPE OF CENSUS TRACT 9/	APPLICATIONS RECEIVED 14/		LOANS ORIGINATED		APPS. APPROVED BUT NOT ACCEPTED		APPLICATIONS DENIED		APPLICATIONS WITHDRAWN		FILES CLOSED FOR INCOMPLETENESS	
	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S	NUMBER	\$000'S
<b>ACIAL COMPOSITION 10/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	188	2649	88	1408			68	1019	5	90	7	134
20-49% MINORITY	151	2509	80	1057			62	1204	2	13	7	235
50-79% MINORITY	54	777	26	291			24	425	2	51	2	10
80-100% MINORITY	3	37	3	37								
<b>COME CHARACTERISTICS 11/</b>												
LOW OR MODERATE INCOME	43	598	24	255			17	328			2	15
MIDDLE INCOME	258	4080	132	1751			110	1938	8	124	10	269
UPPER INCOME	75	1294	41	785			27	384	3	30	4	85
<b>COME AND RACIAL COMPOSITION 10/,11/</b>												
LOW OR MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	23	354	11	127			10	212			2	15
50-79% MINORITY	17	207	10	91			7	118				
80-100% MINORITY	3	37	3	37								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	94	1370	48	638			41	635	2	60	3	39
20-49% MINORITY	127	2140	68	915			52	992	2	13	5	220
50-79% MINORITY	37	570	18	200			17	309	2	51	2	10
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	74	1279	40	770			27	384	3	30	4	85
20-49% MINORITY	1	15	1	15								
50-79% MINORITY												
80-100% MINORITY												
<b>ALL COUNTY</b>												
<b>TRACTED COUNTY</b>												
<b>L OTHER TRACTS 15/</b>												



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TABLE 8-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FMIA, AND VA HOME-PURCHASE LOANS,  
1- TO 4-FAMILY HOMES, BY RACE, GENDER, AND INCOME OF APPLICANT, 1991

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APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 18/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
CE 4/ AMERICAN IND/ALASKAN NATIVE ASIAN/PACIFIC ISLANDER BLACK HISPANIC WHITE OTHER JOINT (WHITE/MINORITY) 5/ RACE NOT AVAILABLE 8/	7	35			3	15	2	10	1	5	3	15	1	5			3	15	20	100
					1	100													1	100
NDER MALE FEMALE JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/	2	67															1	33	3	100
	5	28			4	22	2	11	1	8	3	17	1	8			2	11	18	100
COME 8/ LESS THAN 80% OF MSA MEDIAN 80-99% OF MSA MEDIAN 100-120% OF MSA MEDIAN MORE THAN 120% OF MSA MED. INCOME NOT AVAILABLE 8/	2	40									2	40					1	20	5	100
	1	100																	1	100
	2	25			2	25			1	13	1	13	1	13			1	13	8	100
	2	29			2	29	2	29									1	14	7	100



TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME PURCHASE LOANS,  
1- TO 4-FAMILY HOMES, BY RACE, GENDER, AND INCOME OF APPLICANT, 1991

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APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 16/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
CE 4/																				
AMERICAN IND/ALASKAN NATIVE																				
ASIAN/PACIFIC ISLANDER																				
BLACK																				
HISPANIC	14	27	3	8	16	31	4	8	2	4	3	8					10	19	52	100
WHITE	30	21	4	3	43	31	8	8	1	1	18	13	5	4			31	22	140	100
OTHER																				
JOINT (WHITE/MINORITY) 5/			1	33			1	100									2	87	1	100
RACE NOT AVAILABLE 6/																			3	100
GENDER																				
MALE	10	27			9	24	1	3			7	19	1	3			9	24	37	100
FEMALE	8	33	1	8	4	22	1	8			3	17					3	17	18	100
JOINT (MALE/FEMALE) 7/	28	20	7	5	46	33	11	8	3	2	11	8	4	3			30	21	140	100
GENDER NOT AVAILABLE 8/																	1	100	1	100
INCOME 8/																				
LESS THAN 80% OF MSA MEDIAN	16	28	5	9	13	23	3	5	1	2	7	12					12	21	57	100
80-99% OF MSA MEDIAN	1	13			4	50											3	38	8	100
100-120% OF MSA MEDIAN	9	32			8	29	1	4			3	11					7	25	28	100
MORE THAN 120% OF MSA MED.	17	17	3	3	33	33	9	9	2	2	11	11	5	5			20	20	100	100
INCOME NOT AVAILABLE 8/	1	33			1	33											1	33	3	100





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APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 18/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
RACE 4/  AMERICAN IND/ALASKAN NATIVE ASIAN/PACIFIC ISLANDER BLACK HISPANIC WHITE OTHER JOINT (WHITE/MINORITY) 5/ RACE NOT AVAILABLE 6/																				
	3	50			1	17	1	17									1	17	6	100
	3	38			2	25											1	13	8	100
	24	28	1	1	25	29	8	9			2	25					26	31	85	100
	30	22	7	5	43	31	18	13			1	1					35	25	138	100
					2	50					5	4					2	50	4	100
					2	50	1	25									1	25	4	100
	8	27	1	3	9	30	2	7									10	33	30	100
GENDER  MALE FEMALE JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/																				
	13	32	2	5	12	29	1	2			2	5					11	27	41	100
	14	33	1	2	15	35	1	2									12	28	43	100
	41	21	6	3	57	30	28	15			6	3					53	28	191	100
INCOME 8/  LESS THAN 80% OF MSA MEDIAN 80-99% OF MSA MEDIAN 100-120% OF MSA MEDIAN MORE THAN 120% OF MSA MED. INCOME NOT AVAILABLE 9/																				
	23	34	1	1	22	32	1	1			1	1					20	29	68	100
	9	35	1	4	7	27	1	4			1	4					7	27	26	100
	10	23	2	5	16	37	1	2			1	2					13	30	43	100
	26	19	5	4	39	28	27	20			5	4					36	26	138	100



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APPLICANT CHARACTERISTICS	DEBT-TO-INCOME RATIO		EMPLOYMENT HISTORY		CREDIT HISTORY		COLLATERAL		INSUFFICIENT CASH		UNVERIFIABLE INFORMATION		CREDIT APPLICATION INCOMPLETE		MORTGAGE INSURANCE DENIED		OTHER		TOTAL 18/	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
RACE 4/  AMERICAN IND/ALASKAN NATIVE ASIAN/PACIFIC ISLANDER BLACK HISPANIC WHITE OTHER JOINT (WHITE/MINORITY) 5/ RACE NOT AVAILABLE 6/																				
	2	50									2	50					6	40	4	100
	1	7			5	33	3	20									15	100		
	12	28	2	5	7	18	5	12			6	14	1	2			10	23	43	100
					1	50											1	50	2	100
							1	100											1	100
	1	33			1	33											1	33	3	100
GENDER  MALE FEMALE JOINT (MALE/FEMALE) 7/ GENDER NOT AVAILABLE 8/																				
	9	38			3	13	2	8			5	21	1	4			4	17	24	100
	1	17			1	17					1	17					3	50	6	100
	6	18	2	5	10	26	7	18			2	5					11	29	38	100
INCOME 8/  LESS THAN 80% OF MSA MEDIAN 80-99% OF MSA MEDIAN 100-120% OF MSA MEDIAN MORE THAN 120% OF MSA MED. INCOME NOT AVAILABLE 8/																				
	8	38	1	5	4	19					4	19					4	19	21	100
	1	33					1	33			1	33							3	100
	7	18	1	2	10	23	8	18			3	7	1	2			14	32	44	100





## SETTING

**Setting:** The City of Lindsay is one of the remarkable group of cities located on the rich agricultural lands of the Great Central Valley between Visalia on the north and Porterville on the south ... see Figure 1. These are the long established towns of this agricultural heartland which provide a way of life many idealize and few find. Each community is distinct and has its own particular set of characteristics. They are physically separated from each other by agricultural land. The foothills of the Sierra Nevada rise just a few miles to the east.

An aerial photograph (Figure 1-1) illustrates the City's shape, the major arterials and railways, and the surrounding agricultural areas ... mostly citrus. The "edge" of the foothills is clearly shown in the photograph by the Friant-Kern canal which shows as an irregular "line" running north to south along the right side of the figure. To the west of the canal, the terrain is generally flat, gently sloping towards the west.

State Highway 65 is the "straight line" in the lower left hand corner of the picture. The other two, generally, north-south "lines" which traverse the City from north to south are the two railroads that serve the City ... the Southern Pacific (the left hand "straight line" and the Santa Fe (which follows a more irregular route through the eastern portion of the city). These are branch lines to the main routes of these railroads which are located farther to the west. The horizontal "line" through the center of the figure is Tulare Road which becomes State Highway 137 to the west of the City and provides the most direct access to Visalia and Tulare. Highway 165 provides direct access to Strathmore (an unincorporated city located about five miles southeast of Lindsay) and Porterville to the south and east of the City.

The City's Central Business District ("CBD")

is the rectangular group of larger buildings in the central, older, portion of the City. Packing sheds and warehousing type buildings are located along both railroad tracks. The famous Lindsay Olive Grower's plant is shown by the large white buildings in the southwest corner of the intersection between Tulare Road and the Southern Pacific tracks. The "main entrance" to the City's CBD is on Hermosa Street from Highway 65 in the center of the figure. The City's largest shopping center, Olivewood Plaza, is located in the southeast quadrant of this intersection while the Olive Tree Inn is located in the northeast quadrant. A second shopping district extends south from the CBD along Mirage Avenue.

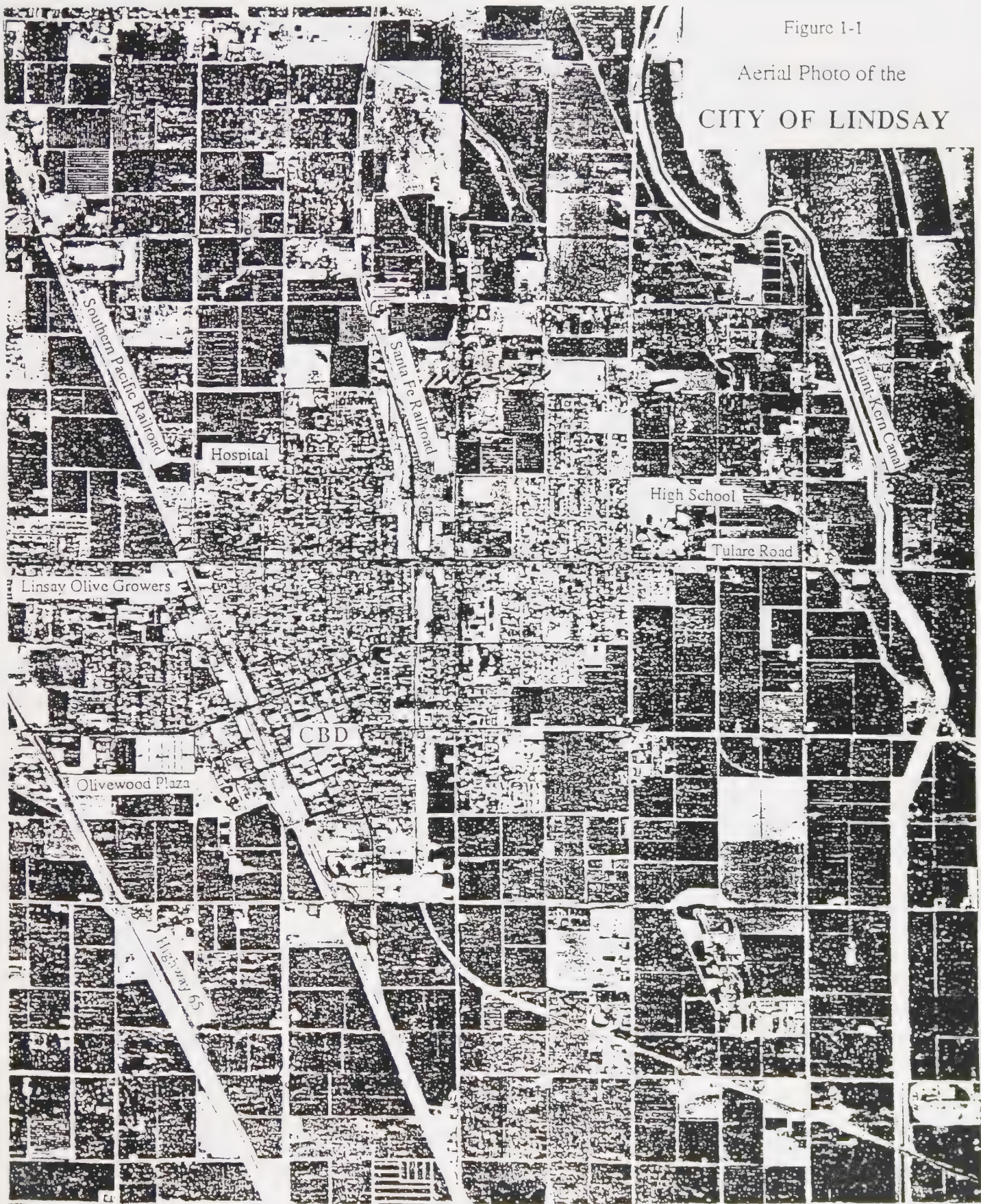
The City's newer residential areas are located to the north of Tulare Road and the east of the Santa Fe tracks. The most exclusive residential area in the community is located outside the City in a hilly area to the northeast of the City. The City's largest park and a hospital complex are located north of Tulare Road just east of the Southern Pacific tracks. The City's high school is located on Tulare Road at the eastern edge of the City.





Figure 1-1

Aerial Photo of the  
**CITY OF LINDSAY**







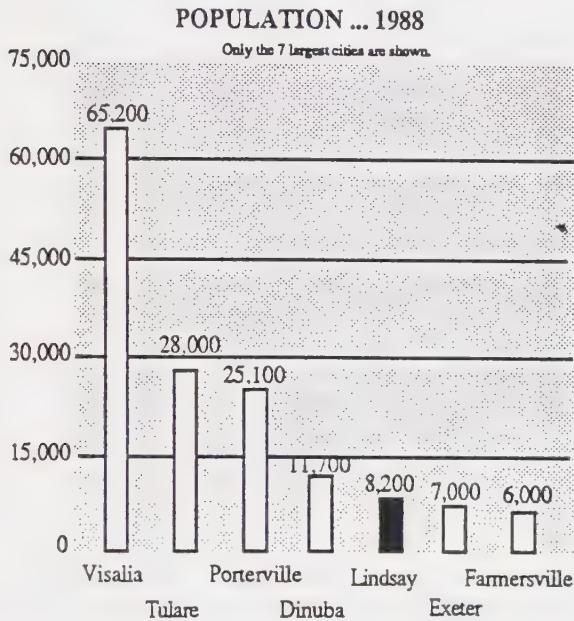


## Section 2

# POPULATION, HOUSEHOLDS AND HOUSING TRENDS AND PROJECTIONS

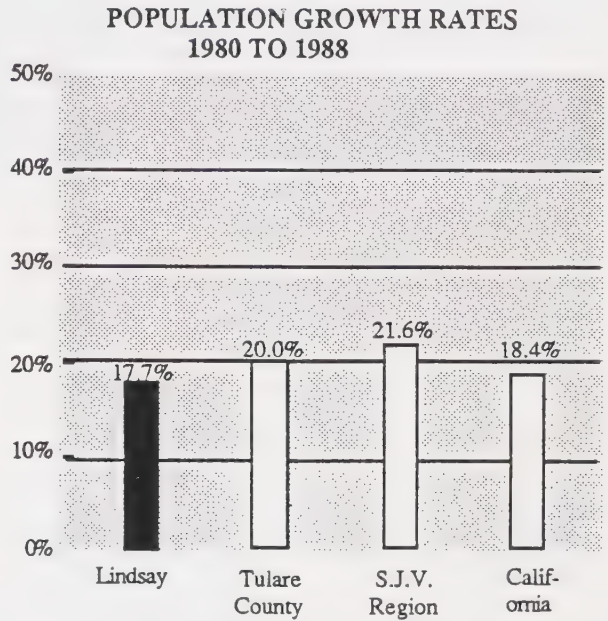
### Current Situation

1. The City has a population of about 8,160 in 2,530 households in January 1988. The City's housing stock includes about 2,760 units.
2. It is the fifth largest City in the County as shown on the following chart.

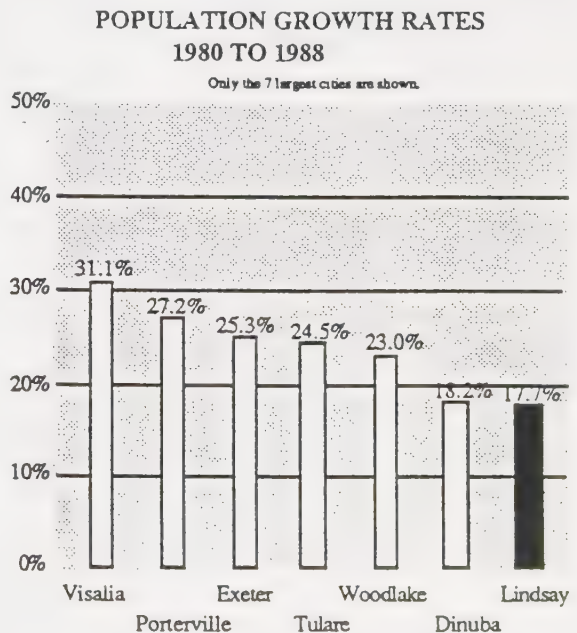


### Trends

1. The City of Lindsay's population growth has been somewhat irregular as shown on Figure 2-1. The detailed data is provided on Table 2-1.
2. During the last eight years (1980 to 1988) the City's population growth has been slightly slower than that of the County, the Region or the State as shown on the following chart.



3. Within Tulare County, the City's growth rate is seventh among the County's eight cities. However, it is growing at a faster rate than the County's unincorporated area.





4. During the 1980 to 1988 period, the average annual growth in the City has been 153 people, 22 households, and 31 housing units. The population growth estimates vary widely from year to year. The low 6 between 1986 and 1987; the high is 382 between 1985 and 1986.

## Projections

1. A "trend line" projection based on the growth between 1975 and 1988 suggests that the City's population would grow to about 10,950 by the year 2005. This would be an increase of about one-third (34%) over the current population. The average annual population increase is estimated at about 160 persons per year. This projection is shown by the shaded area on the right hand side of Figure 2-1.
2. The "low projection" shown on Figure 2-1 was prepared by extending the trend of the City's population as a percentage of the County. The ratio has declined from 3.17% in 1970 to 2.68% in 1988. The projection anticipated it would decline to 2.25% by the year 2005. The County's population during the 1990 to 2010 period has been projected by the State Department of Finance.
3. The "high projection" shown on Figure 2-1 was prepared by estimating that the City in the future would continue to have about 2.65% of the County's total population.

Table 2-1 provides a summary of the City's historical growth patterns in population, households, housing stock, household size, and vacancy rates for the 1970 to 1988 period. The table also shows projections for the same items for 1990, 1995, 2000 and 2005.

## Lindsay's Service Area

Current: The City Service Area's current population is estimated at about 15,200 people in 4,700 households. The City's Service Area includes the City and the surrounding agricultural area for which the City is the most convenient commercial and employment center. It is shown on Figure 1.

Projection: By the year 2010, the service area population could total 20,100 persons in 6,300 households.

## References.

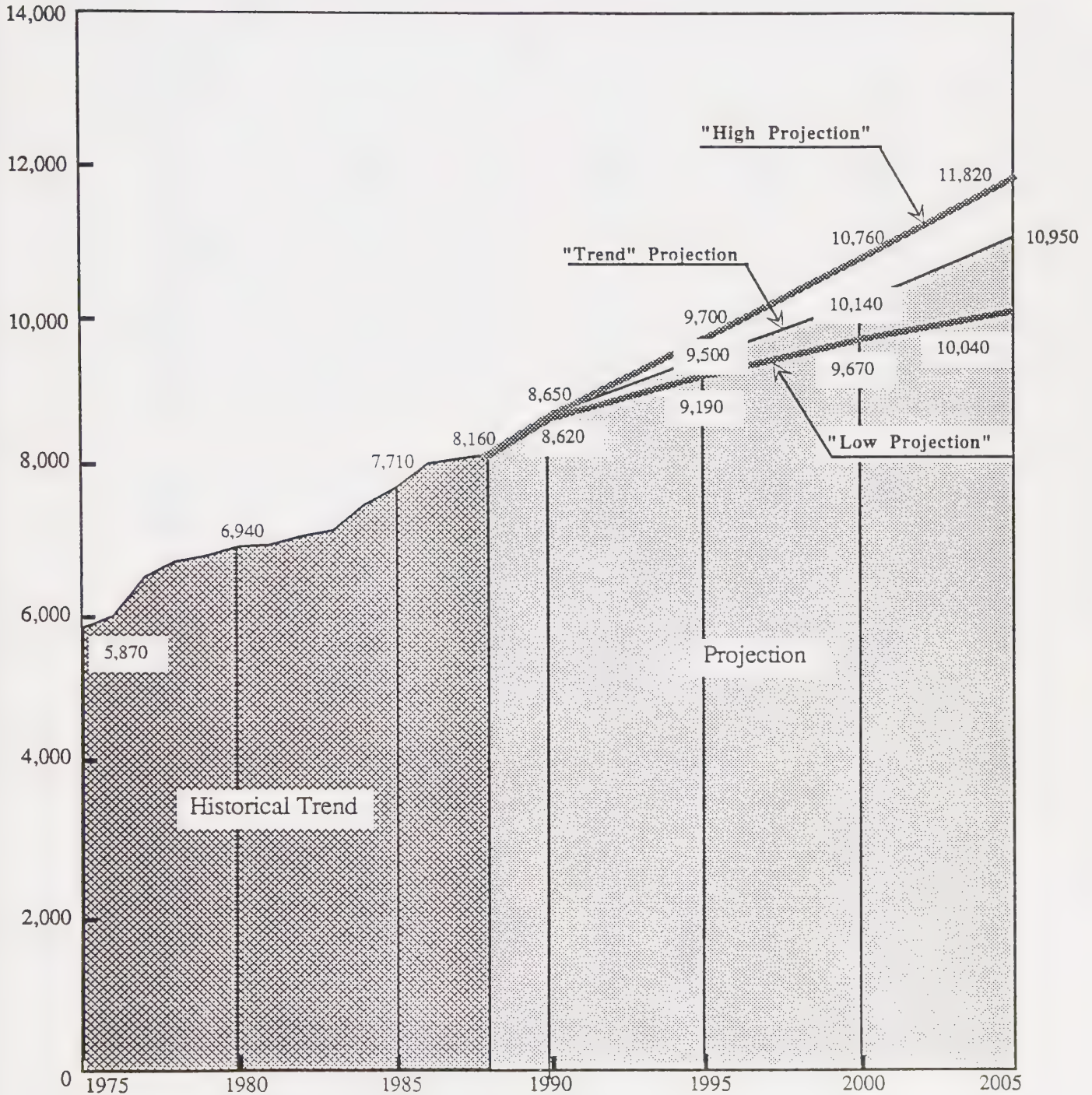
1. State Department of Finance: Annual Work-sheets
2. State Department of Finance, Population Estimates for California Cities and Counties, 1970 through 1980, Report 84 E-4, June 1984.
3. State Department of Finance, Housing Units by Type for California Cities and Counties, 1970 and 1975 through 1979, Report 79 E-3a, 1979.
4. State Department of Finance, Population Projections for California Counties 1980-2020 with Age/Sex Detail to 2020, DoF Baseline 86, Report 86-P-3, December 1986.





Figure 2-1

POPULATION TRENDS & PROJECTIONS  
City of Lindsay  
1975-2005



Sources: Historical trend data from the State Department of Finance  
Projections uses County population & housing projections by State Finance Department.  
and the extension of the historical trend.





Table 2-1

**POPULATION, HOUSEHOLDS & HOUSING ... TRENDS & PROJECTIONS**  
**City of Lindsay**  
**1970-1988 and 1990-2010**

Year	Population	Households	Housing Units	Pop. Per Household	Vacancy Rate
------	------------	------------	---------------	--------------------	--------------

**HISTORICAL**

1970 [1]	5,206	1,792	1,944	2.905	7.8%
1971	5,337	1,834	1,987	2.910	7.7%
1972	5,470	1,877	2,031	2.915	7.6%
1973	5,602	1,918	2,074	2.920	7.5%
1974	5,737	1,961	2,118	2.925	7.4%
1975 [1]	5,870	2,003	2,161	2.930	7.3%
1976	6,023	2,053	2,212	2.934	7.2%
1977	6,553	2,230	2,400	2.939	7.1%
1978	6,738	2,289	2,461	2.944	7.0%
1979	6,828	2,315	2,487	2.949	6.9%
1980 [1]	6,936	2,348	2,519	2.954	6.8%
1981	6,982	2,353	2,508	2.967	6.2%
1982	7,078	2,370	2,506	2.986	5.4%
1983	7,169	2,369	2,505	3.026	5.4%
1984	7,504	2,415	2,625	3.107	8.0%
1985	7,712	2,422	2,631	3.184	7.9%
1986	8,094	2,504	2,718	3.232	7.9%
1987	8,100	2,517	2,735	3.218	8.0%
1988	8,163	2,526	2,763	3.232	8.6%
1989	8,271	2,557	2,757	3.235	7.3%

**"HIGH" PROJECTIONS (ROUNDED)**

1990	8,650	2,650	2,890	3.257	8.0%
1995	9,700	2,950	3,200	3.287	7.8%
2000	10,760	3,280	3,550	3.284	7.6%
2005	11,820	3,650	3,930	3.243	7.3%
2010	12,680	4,070	4,370	3.118	7.0%

Note: 1970-88 figures are for January 1 (except [1] are for 4/1. 1990-2010 figures are for July 1.

Sources: 1970 Census, HC(1)-A6, Page 6-170

1971-1979 Population: Dept. of Finance, Report 84 E-4 ... doesn't work;

1975-79 HU's, Report 79 E-3a ... modified to match 1980; Remainder: JWC est's.

1980-1988 Dept. of Finance Annual Estimates

1990-2010 Pop. Projections in Dept. of Finance report 86-P-3.

Hshld Projections in Dept. of Finance report 89 P-2.

Remaining items based on judgements and trend projections by JWC

Projection estimates have been rounded.

File Reference: \Cities\Lindsay\Population\Pop 70-10 7/19/89



## ECONOMIC BASE

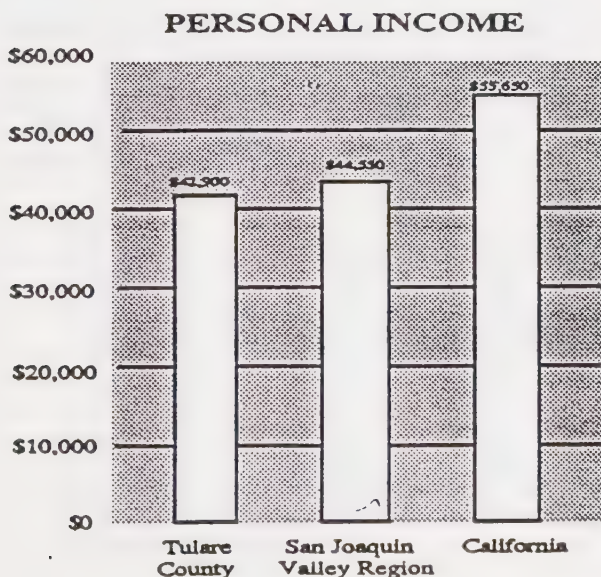
Personal income is probably the best measure of the Tulare County economy. In order to provide perspective, comparative data was prepared for the San Joaquin Valley Region and the State. No data is readily available to provide comparable data for the City.

**Current (1986) Situation:** Tulare County's economy generated a total of \$2.2 billion in personal income in 1986. In addition, the net income of commuters was about 80 million, and residents received about \$500 million in dividends, interest and rent and \$700 million in transfer payments. Thus, the total personal income received by County residents was \$3.5 billion. This amount placed it 23rd among California's 58 counties.

In order to compare Tulare County's economy with that of the San Joaquin Valley Region (4 counties) and the State, the average income per household was calculated for each of these areas. The County's total personal income amounted to about \$42,900 per household in 1986. By comparison, the averages for the San Joaquin Valley Region and the State were \$44,550 and \$55,650 respectively. These amounts are shown graphically on the following chart.

Thus, the personal income received by Tulare County households averaged 77% of the State average and 96% of the regional average. These figures indicate that the larger Metropolitan Areas of the State are generating significantly higher amounts of personal income than in the Central Valley. Among California's 58 counties, Tulare County ranked 31st in its average income per household.

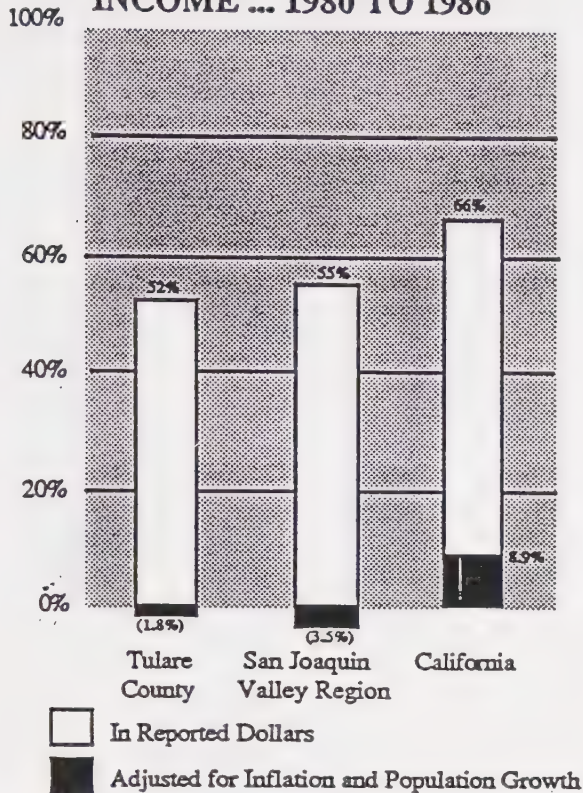
**Trends:** Between 1980 and 1986, Tulare County's income increased from \$2.3 billion to about \$3.5 billion ... an increase of 52%. This compared to a regional growth of 55% and a state growth of 66% during the same period. (Note: In making the detailed analysis, seven years of data were used and the deductions for social security were omitted.) However, when the data was modified to take into account inflation (which grew by 38% during this period) and the increase in households (which increased by 12% during this period), the decrease in personal income was -1.8% compared to a regional decrease of -3.5% and a statewide increase of 8.9%.







## CHANGES IN PERSONAL INCOME ... 1980 TO 1986



The different parts of the County's economy grew at very different rates. For example, during this period, farm income declined by 17% while the income from services increased by 28%.

**The Tulare County Economy:** Personal income is generated by 11 "industrial or economic activity groups" as well as income from rents, dividends and interest; transfer payments, and commuting. For the purposes of this analysis, the eleven economic activity groups have been categorized into 3 groups:

1. The "basic economic activities" such as agriculture, mining, and forestry (collective grouped as "resources"), manufacturing, federal government, and military. Each of these activities brings "outside" money into the County.
2. The "population serving activities" such as retail stores, services, finance-insurance-real estate, services, and local and state government.

3. The construction, distribution, and utility activities.

The contribution of each of these groups is shown on the first three of the four charts presented on Figure 3-1. The fourth chart, the one in the lower right hand corner shows the income received by County residents from dividends, interest, and rent, from transfer payments, and the "net income" from commuters (i.e., the income brought into Tulare County by residents working in other counties less the income paid to non-residents who work in the County).

The total height of the bar in each chart shows the total amount of income generated for that group. Each bar is then divided into three or four categories showing the average amounts generated per household for each of the economic activity groups. The same data is presented in Table 1. The charts clearly show that the largest share of the County's income is generated by the Population Serving group, followed by the dividends and transfer payments group, the "basic" economic activities, and the construction-distribution-utilities group.

These figures show that the economic base of Tulare County and the San Joaquin Valley Region is primarily provided by its agricultural and mining (i.e., petroleum) production, while manufacturing provides the majority of the economic base statewide. In the Construction-Distribution-Utility group, Tulare County varies between 70% and 90% of the State averages. In the Population Serving group, Tulare County's income from these sources amounts to between 50% and 85% of the State averages.

Sources: Department of Commerce, Bureau of Economic Analysis, Local Area Personal Income, 1981-1986, Volume 5 (Western States), page 241.



Chart 1  
"BASIC" INCOME

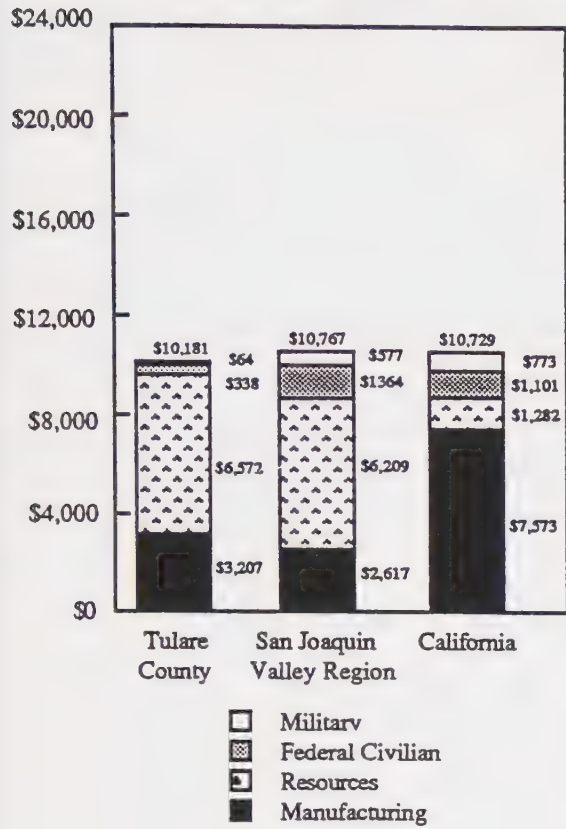


Figure 3-1

Chart 2  
CONSTRUCTION, UTILITIES AND DISTRIBUTION

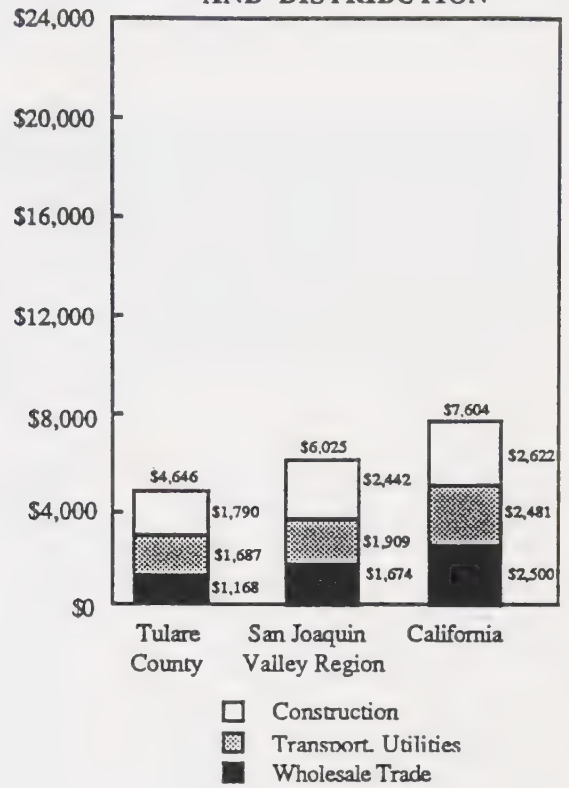


Chart 3

POPULATION SERVING

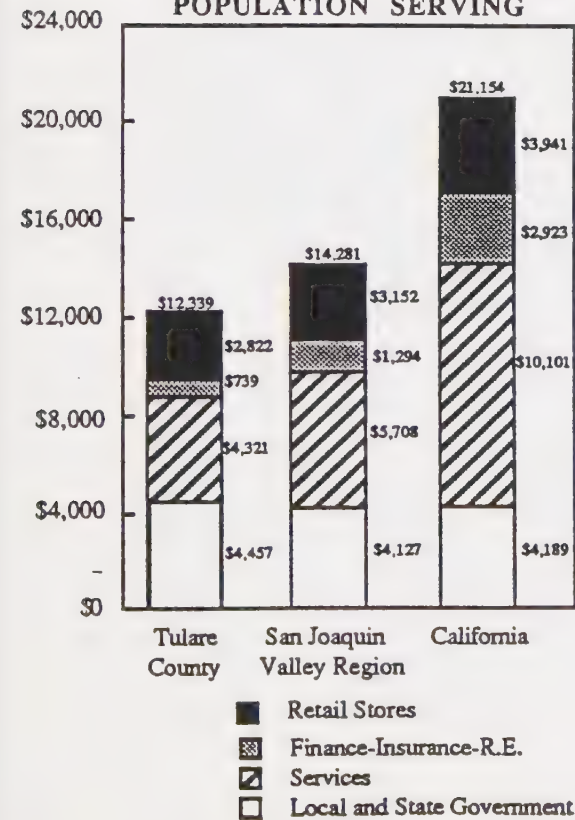
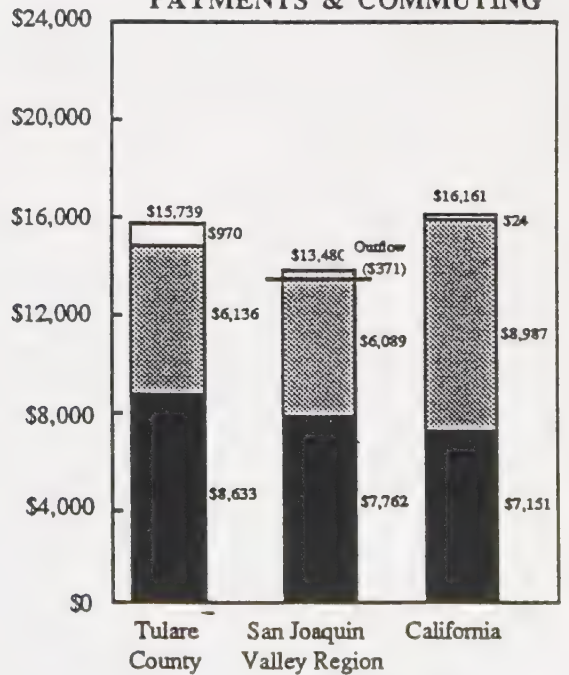


Chart 4

DIVIDENDS-INTEREST-RENTS, TRANSFER PAYMENTS & COMMUTING





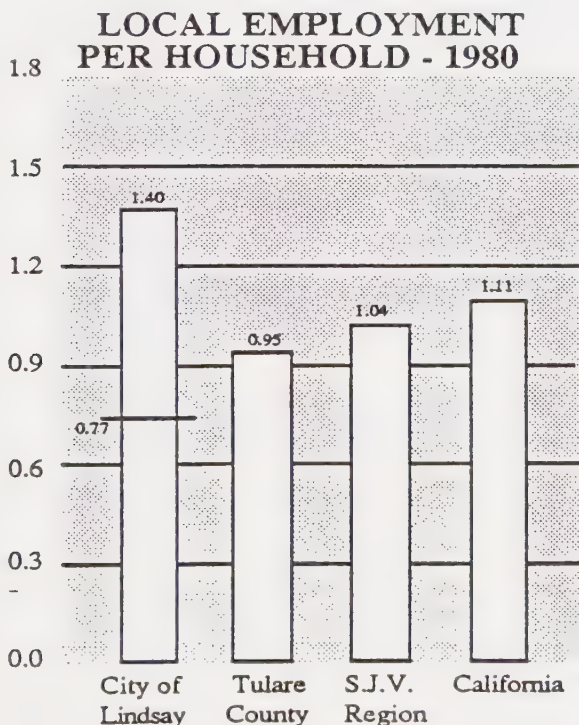


## EMPLOYMENT

## Lindsay ... Local Jobs

**Historical:** The 1980 Census reported that the City had 3,286 local jobs in that year. Of this number, about 1,440 were held by local residents, the remaining 1,844 were held by commuters most of whom lived within Tulare County.

These numbers amounted to 1.40 local employees for each household in the City. This ratio overstates the actual ratio since the City is the employment center for both the City and its service area which had a total of about 4,260 households. The ratio of local jobs in the City to the number of households in the service area was .77 employees per household. However, this figure probably understates the actual ratio since there were additional "local jobs" in the unincorporated portion of the service area. By comparison, the ratios of "local jobs per household" in the County, the Region and the State all lie in the .95 to 1.11 range ... as shown in the following figure.



**Current Situation:** An estimate was made of the number of jobs for each of the major employment groups in 1986 by analyzing the changes in employment and households in the City, the County, the Region and the State. This estimate is presented in Table 5-1 at the top of the second page of the table. It estimated that the City had about 3,670 local jobs at that time.

**Projections:** The same table also provides a preliminary estimate of the employment that could occur in the City of Lindsay in the year 2005. This projection was prepared using the basic data on employment from the Bureau of Economic Analysis in combination with extensive studies on the changes in employment since 1972, and the trends in employment per household. The results of this approach is a projection that the City could have over 5,900 local jobs by the year 2005. This projection assumes an active development program which is quite successful since it anticipates that for each 100 new households the City will be able to attract nearly 130 new jobs while historically the City has only attracted about 80 jobs per 100 households for the households within its service area.

## Tulare County

**Current Situation:** Employment data are published by the State Department of Employment Development ("EDD") and the United States' Department of Commerce's Bureau of Economic Analysis ("BEA"). EDD's latest estimate for Tulare County was 107,325 in 1987, while the BEA estimated the County's employment in 1986 was about 113,800. EDD's figures are based on reported "Wage and Salary Employment" as reported for insurance purposes, while the BEA estimate (which is derived from EDD figures) adds in estimates of military employment, proprietors and self employment.





Table 4-1

## PROJECTING "LOCAL JOBS" BY TYPE OF EMPLOYMENT

Alternate 1: Extension of 1980 to 1986 Trends in the Changes in Tulare County Employment  
Tulare County  
1986-2005

## ESTIMATING TOTAL EMPLOYMENT IN 2005 BY TYPE OF EMPLOYMENT

Projected Number of Households in 2005:	137,600
Number of Households in 1986:	90,410
Projected Increase in Number of Households:	47,190

Sources: 1986 ... Department of Finance, 2005 ... ABAG

Type of Employment	..1986 Employment..		..1986-05 Changes..		Projected 2005 Emp.	
	BEA Numbers	Emps./ 100 HH's	Emps./ 100 HH's	Number	Numbers	Emps./ 100 HH's
Agriculture and Other Resources	34,757	38.4	(3.7)	(1,733)	33,024	24.0
Construction	5,650	6.2	9.3	4,395	10,045	7.3
Manufacturing	11,469	12.7	19.4	9,171	20,640	15.0
Transport-Communicat'n-Utilities	5,482	6.1	7.0	3,324	8,806	6.4
Wholesale Trade	4,869	5.4	6.6	3,112	7,981	5.8
Retail Trade	18,747	20.7	25.9	12,213	30,960	22.5
Finance-Insurance-Real Estate	6,119	6.8	10.4	4,889	11,008	8.0
Services	23,901	26.4	57.5	27,149	51,050	37.1
Fed. Govt: Civilian & Military	2,037	2.3	2.1	990	3,027	2.2
State Government	2,587	2.9	3.3	1,541	4,128	3.0
Local Government	14,658	16.2	17.6	8,321	22,979	16.7
TOTALS	130,276	144.1	155.5	73,372	203,648	148.0

Projected 1987-2000 Changes were estimated on the basis of the changes in employment per household in the 1980 to 1986 period. The ratios for selected types of employment were modified based on judgement.

File Ref: \Cities\Lindsay\Land Use\TulCo\Lindsay Proj 6/17/89

## ESTIMATING CHANGES IN EMPLOYMENT IN LINDSAY

..1980-2005 Changes..

Type of Employment	.....1987-2005 Changes.....		
	Tulare Co Projection	% occurring in Lindsay	Lindsay Estimates
Agriculture and Other Resources	(1,733)	0.69%	(12)
Construction	4,395	1.76%	77
Manufacturing	9,171	2.68%	246
Transport-Communicat'n-Utilities	3,324	1.96%	65
Wholesale Trade	3,112	0.84%	26
Retail Trade	12,213	4.08%	498
Finance-Insurance-Real Estate	4,889	3.46%	169
Services	27,149	3.37%	916
Fed. Govt: Civilian & Military	990	0.88%	9
State Government	1,541	0.79%	12
Local Government	8,321	2.99%	249
TOTALS	73,372	3.07%	2,255

Households	47,190	3.69%	1,739
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Table 4-1 (Continued)

**ESTIMATED & PROJECTED LINDSAY EMPLOYMENT**  
1980, 1986, 2005

Type of Employment	.....Historical.....		Change 1986 to 2005	2005
	1980	1986		
Agriculture and Other Resources	150	151	(12)	139
Construction	130	137	77	214
Manufacturing	1,150	1,140	246	1,386
Transport-Communicat'n-Utilities	100	105	65	170
Wholesale Trade	740	730	26	756
Retail Trade	390	447	498	945
Finance-Insurance-Real Estate	130	146	169	315
Services	420	502	916	1,418
Fed. Govt: Civilian & Military	20	23	9	32
State Government	30	32	12	44
Local Government ... "Other"	240	255	249	504
<b>TOTALS</b>	<b>3,500</b>	<b>3,667</b>	<b>2,255</b>	<b>5,922</b>

Notes: [1] Included in "Other" which is listed under "Local Government"

[2] Included in Manufacturing

**ESTIMATED & PROJECTED LINDSAY EMPLOYMENT PER 100 HOUSEHOLDS**  
1980, 1986, 2005

Type of Employment	.....Historical.....		Change 1986 to 2005	2005
	1980	1986		
Agriculture and Other Resources	3.5	3.3	(0.7)	2.2
Construction	3.0	3.0	4.4	3.4
Manufacturing	27.0	25.0	14.1	22.0
Transport-Communicat'n-Utilities	2.3	2.3	3.7	2.7
Wholesale Trade	17.4	16.0	1.5	12.0
Retail Trade	9.1	9.8	28.6	15.0
Finance-Insurance-Real Estate	3.0	3.2	9.7	5.0
Services	9.8	11.0	52.7	22.5
Fed. Govt: Civilian & Military	0.5	0.5	0.5	0.5
State Government	0.7	0.7	0.7	0.7
Local Government ... "Other"	5.6	5.6	14.3	8.0
<b>TOTALS</b>	<b>82.1</b>	<b>80.4</b>	<b>129.7</b>	<b>94.0</b>

Households in Service Area	4,265	4,561	1,739	6,300
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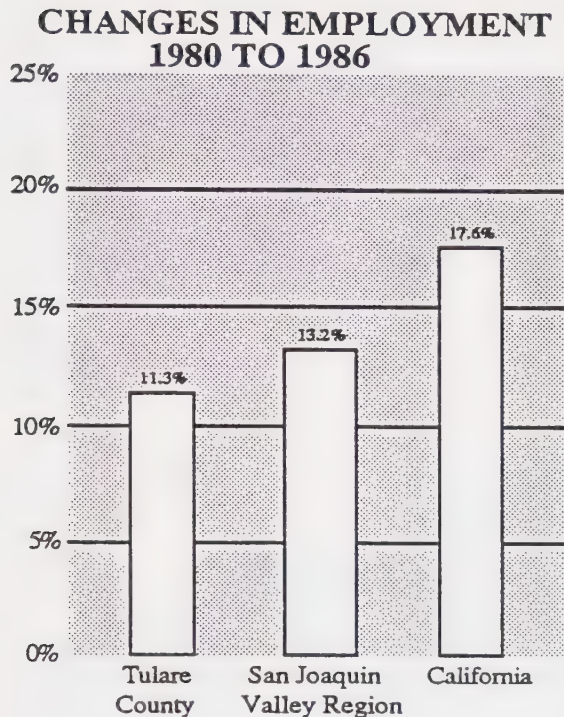
Notes: [1] Included in "Other" which is listed under "Local Government"

File Ref.: \Cities\Lindsay\Land Use\TulCo\Lindsay Proj 6/17/89

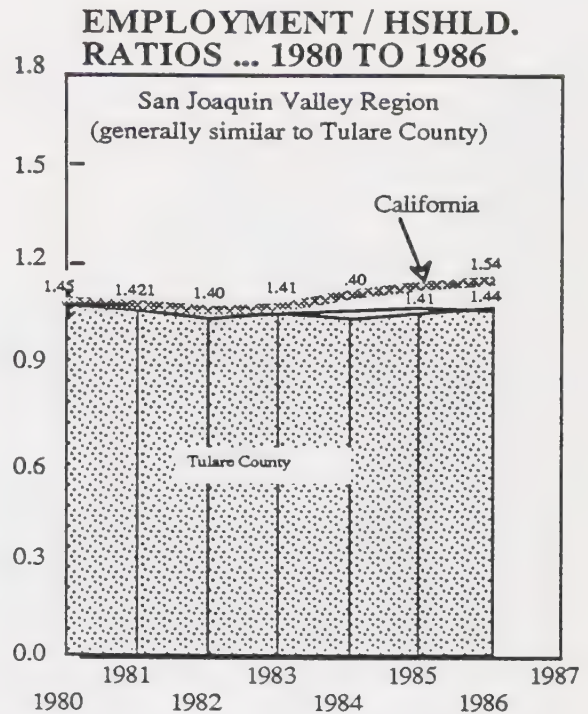




**Trends:** The historical growth of employment in Tulare County in the 1975 to 1986 period is shown on Figure 4-1. The following chart provides comparative growth rate data for the County, the Region and the State for the 1980 to 1986 period (using BEA data).



by the shaded portion of the chart. The Regional trend is similar to the County trend and can be seen as a separate line in the 1983 to 1986 period. The State trend is shown by the broad shaded line and particularly in the 1984 to 1986 period is significantly higher than the Tulare County and Regional lines.



**Projections:** The projected number of jobs in Tulare County has been estimated by extending the historical trend shown by the BEA figures. The estimates from this projection are shown on Figure 4-1.

**The Location of Jobs** in each of the cities of Tulare County in 1980 is shown in Figure 4-2. About two thirds of the jobs (50,300) at that time were located in the cities, with the remainder (26,500) located in the unincorporated area.

**Employment Characteristics:** The trend of employment per household in the County, the Region and the State are shown in the following chart. The County trend is shown

Comparative data on the ratios of employment per 100 households in the County, Region and State are shown on Figure 4-3. The groupings are similar to those described in Section 3 (Figure 3-2) for personal income except that the chart in the lower right hand corner shows the totals (since no employment is involved in dividends, interest and rents and transfer payments). There are 11 "industrial or economic activity types of employment" which have been divided into three major groups.

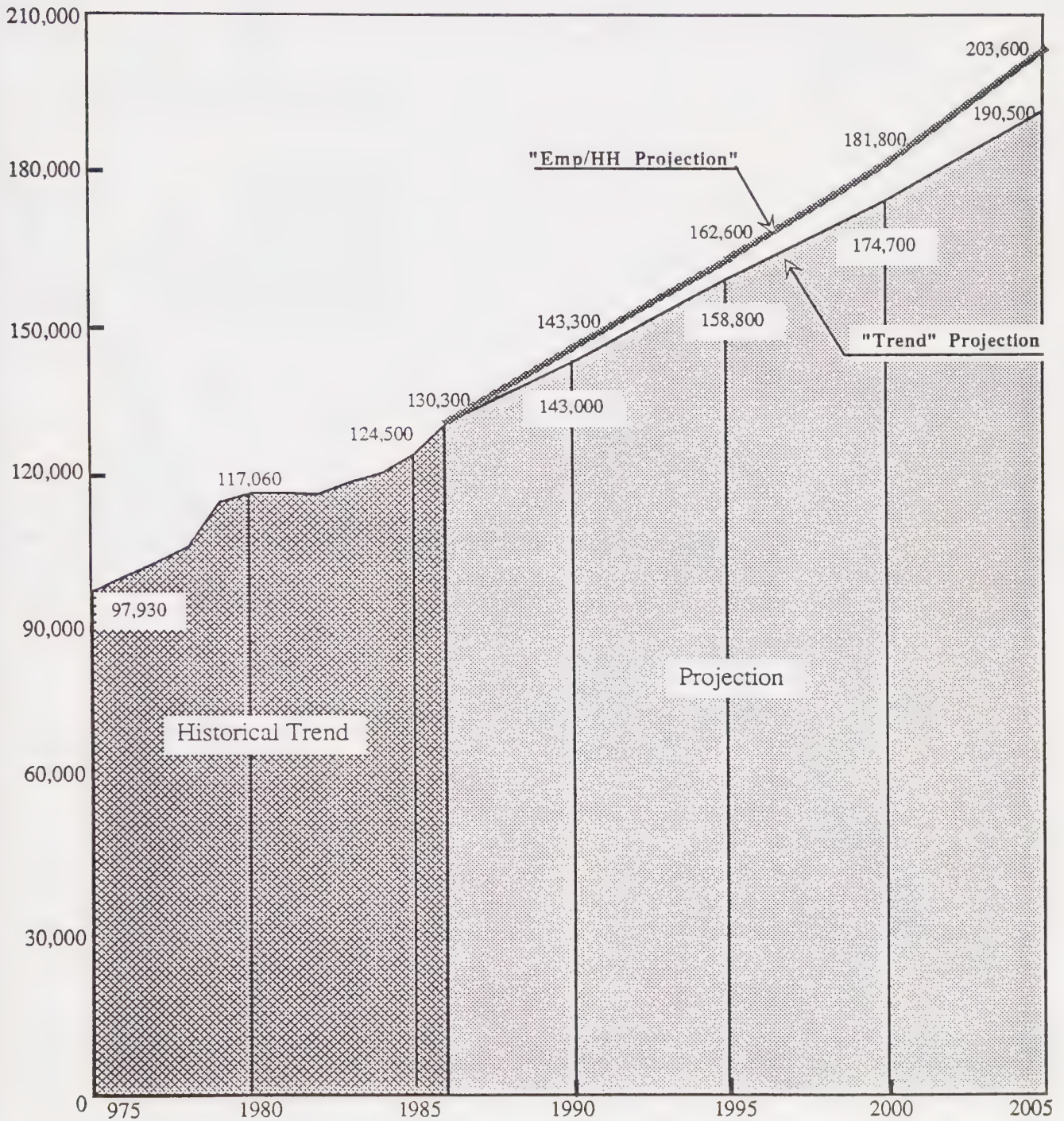
1. The "basic economic activities" such as agriculture, mining, and forestry (collective grouped as "resources"), manufacturing, federal government, and military. Each of these activities brings "outside" money into the County.





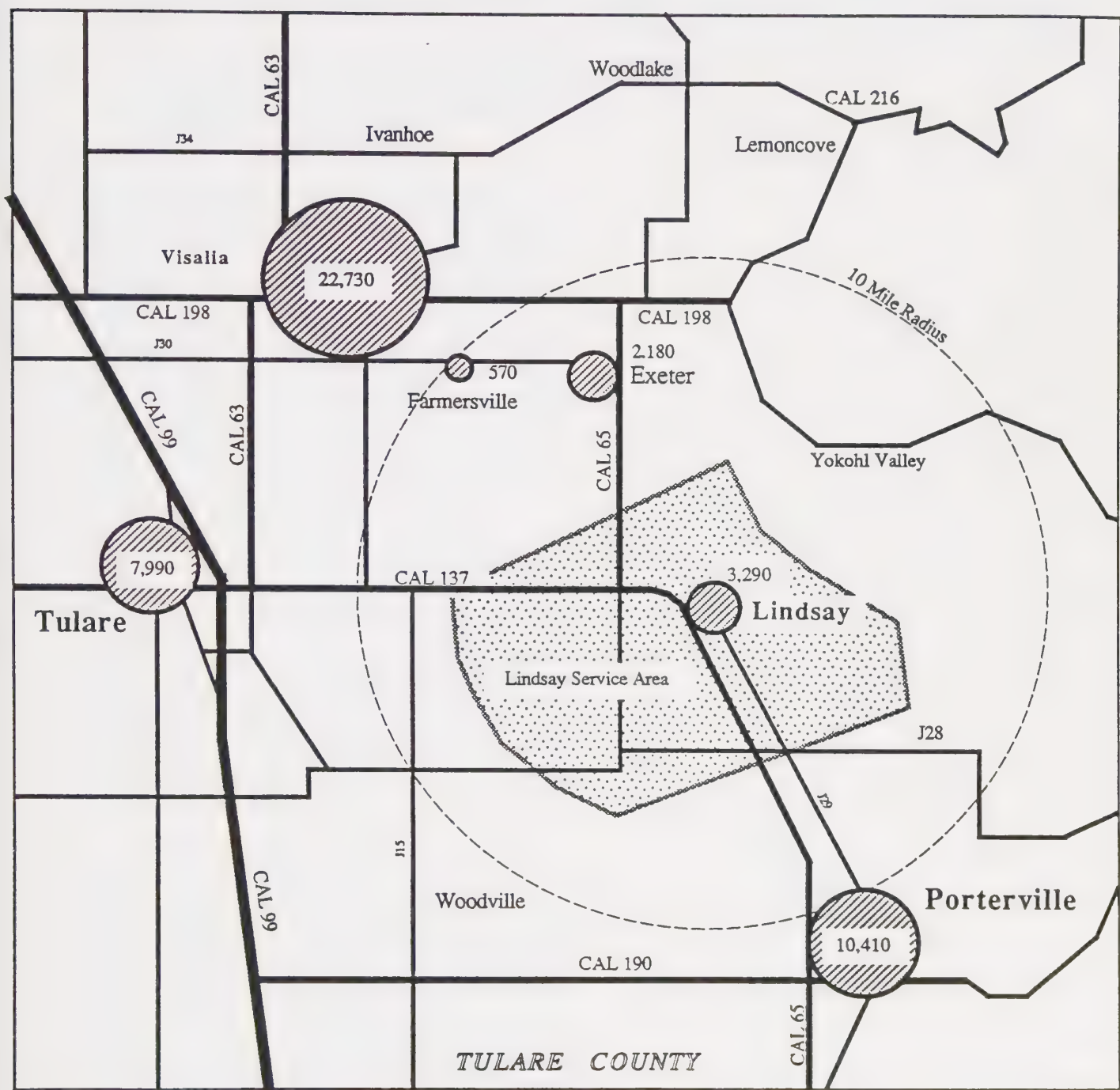
Figure 4-1

# EMPLOYMENT TRENDS & PROJECTIONS TULARE COUNTY 1975-2005



Sources: Historical trend data from the Bureau of Economic Analysis  
Projection based on extension of 1975 to 1986 trend line.  
File Ref: \Cities\Lindsay\Emp\Emp Trends Chart 5/89





Source: 1980 Census

File Ref: \Cities\Lindsay\Emp\Emp Map 5/89

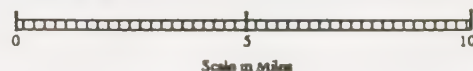


Figure 4-2

Schematic Map showing the location of the City of Lindsay, major arterials and other cities.

## EMPLOYMENT IN 1980





2. The "population serving activities" such as retail stores, services, and finance-insurance-real estate services (typically characterized by frequent transactions by the County's residents).
3. The construction, distribution, utility and governmental activities (typically characterized by infrequent transactions by the County's residents).

County's population serving activities generate personal income which is only 57% of the state average and less than 50% of the Regional average. This apparently reflects the large number of military personnel and related activities in the County as well as its suburban situation.

The contribution of each of these groups is shown on the first three of the four charts presented on Figure 4-3. The total height of the bar in each chart shows the total amount of employment for that group. Each bar is then divided into three or four categories showing the average employment per household for each of the economic activity groups. The charts clearly show that the largest share of the County's employment occurs in the Population Serving group, followed by the "basic" economic activities, and the construction-distribution-utilities group.

These figures show that the employment in the **economic base** type jobs in Tulare County primarily occurs in agricultural jobs ( per household) followed by manufacturing ( per household) and lastly by agricultural production ( per household). The Regional economy also has a substantial mining element because of the petroleum production in Kern County. In contrast, manufacturing provides the majority of the economic base for the Statewide economy.

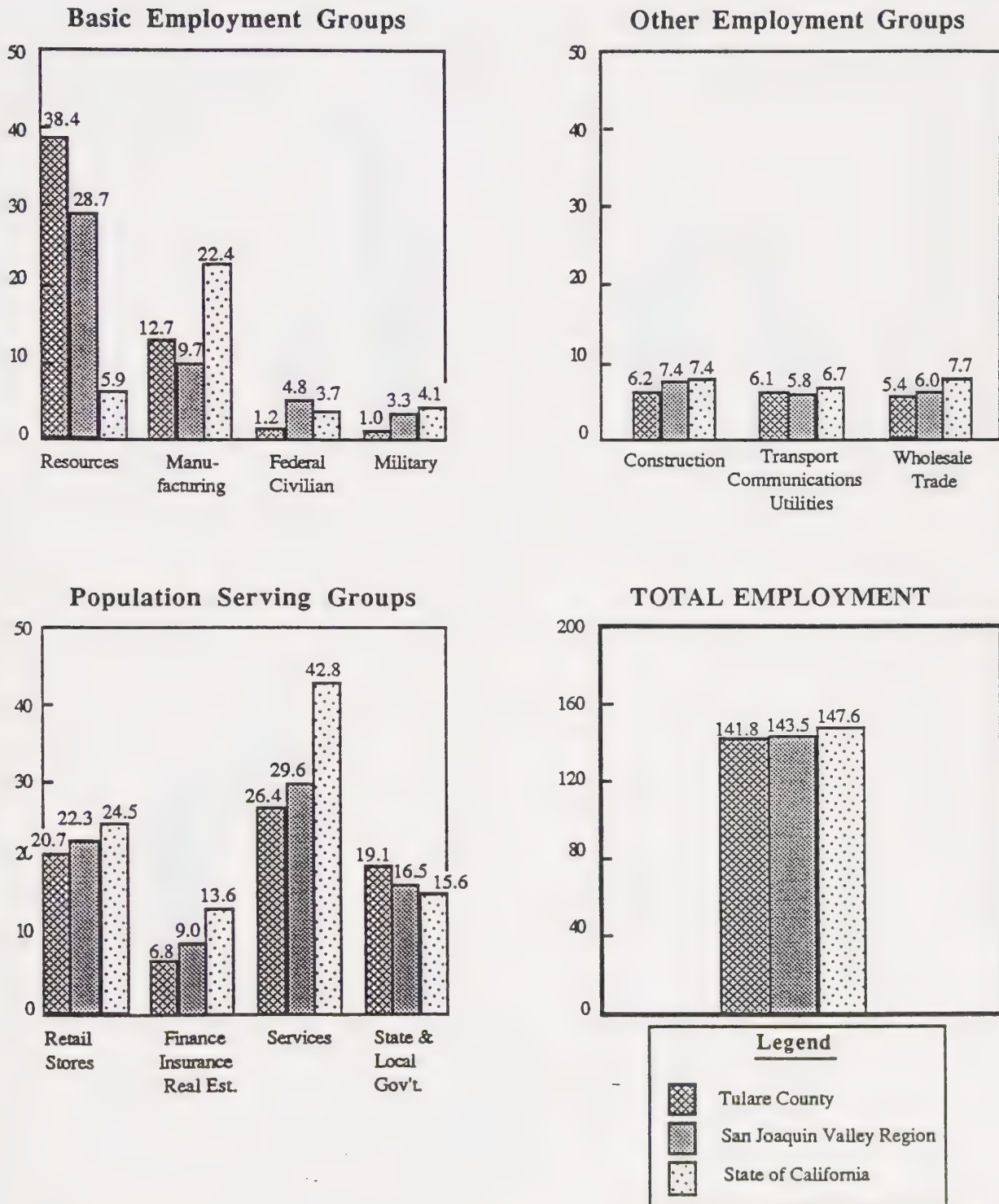
In the **Construction - Distribution - Utility - Government** group, Tulare County varies from having a higher level than the state average in construction, to about half (54%) of the state average in transportation, communication, and utilities, to only one third (33%) of the state average in wholesale activities. The later apparently results from the fact that so much of the wholesaling activities are located in the San Francisco and Sacramento metropolitan centers.

In the **Population Serving** group, Tulare County's income from these sources ranges between 30% and 87% of the State averages. In each category, the regional activity level is higher than the state average. Overall, the



Figure 4-3

Comparative Data  
**EMPLOYMENT PER 100 HOUSEHOLDS**  
 Tulare County, San Joaquin Valley Region, and California  
 1986



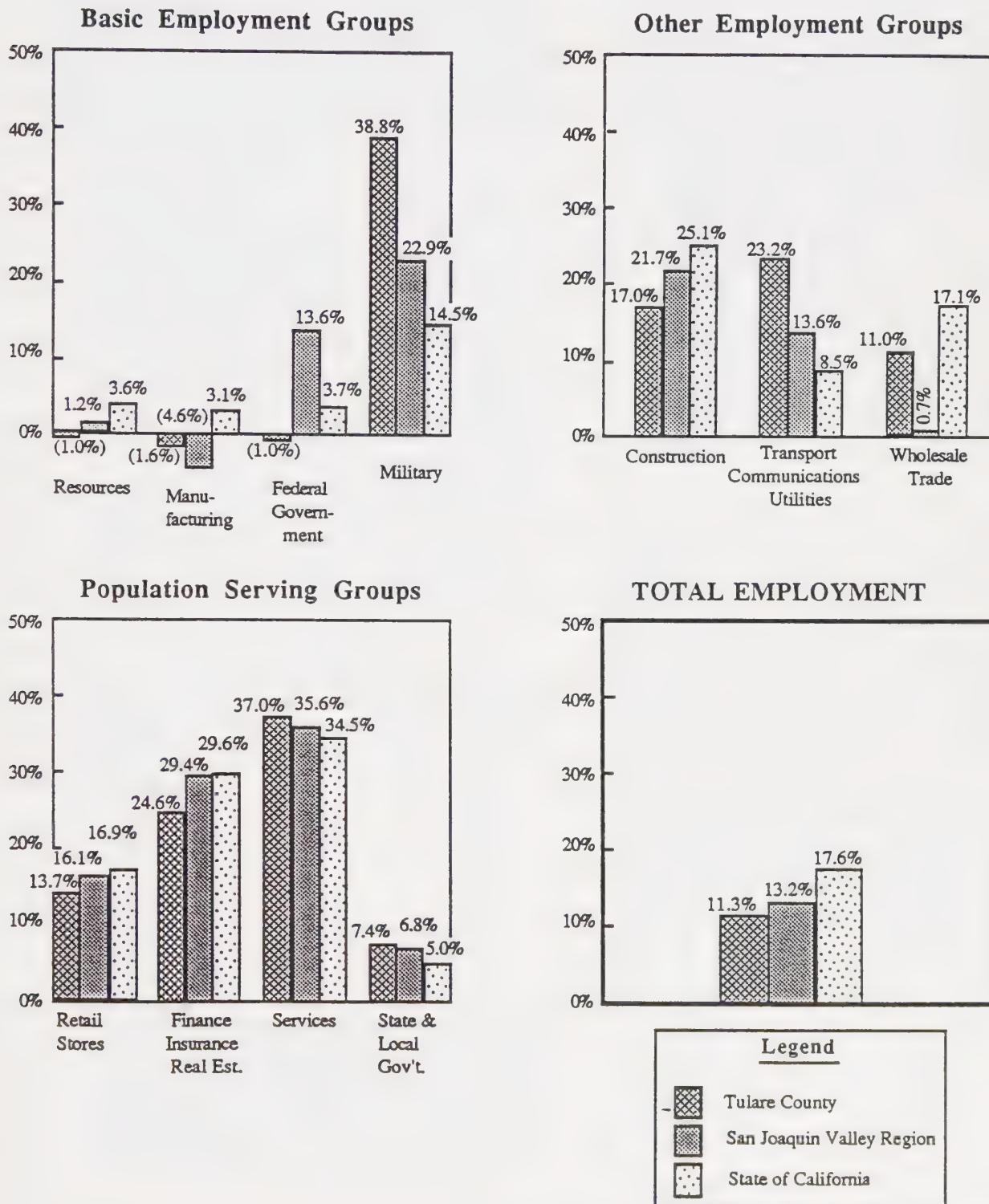
File Ref: \Counties\Tulare\C4 Emp\HH 4/89





Figure 4-4

Comparative Data  
**EMPLOYMENT GROWTH RATES**  
 Tulare County, San Joaquin Valley Region, and California  
 1980 to 1989



File Ref: \Counties\Tulare\C4 Emp Growth 4/89



## POPULATION AND HOUSEHOLD CHARACTERISTICS

## Current Situation

The basic data for most population and household characteristics is provided by the 1980 Census. Updates of the 1980 data are provided by a number of organizations. They are frequently based on statistical samples or broader trends. The following are recent estimates for the major factors.

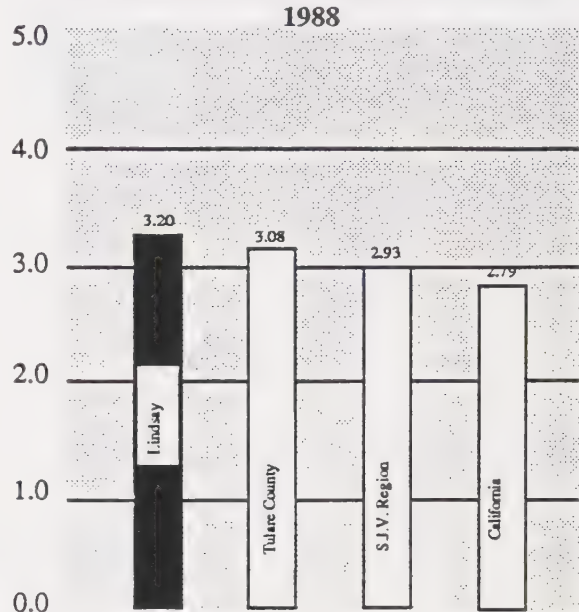
1. Household Size: The State Finance Department provides annual estimates of the number of population and households from which current household size can be derived. This is particularly significant in the case of Lindsay since the Department estimates that the City's population increased by 17.7% between 1980 and 1988 while the number of households increased by 7.6%. These figures suggest that the typical "new" household had an average of 6.9 persons compared to the City average of 3.0 in 1980. It is quite apparent that few households in the City have 7 or more members. But the figures do suggest that a large proportion of the people moving into the City are "doubling up" in the existing housing.

A comparison to the other cities in Tulare County shows that Lindsay has the third highest average household size of the County's eight cities.

Visalia	2.78
Exeter	2.82
Porterville	2.89
Tulare	2.95
Dinuba	3.18
Lindsay	3.20
Unincorporated	3.27
Farmersville	3.45
Woodlake	3.56

The chart at the top of the next column shows comparisons of average household size for the City, the County, the Region and the State. Clearly, the City has a larger household than any of the larger jurisdictions.

## AVERAGE HOUSEHOLD SIZE



2. Household Income: Recent estimates are provided by both the Federal Bureau of Economic Analyses ("BEA") and by National data organizations such as the Survey of Buying Power for both counties and the larger cities. These data can then be used to derive estimates of household income in smaller communities based on the 1980 ratios between County and City median and average household incomes.

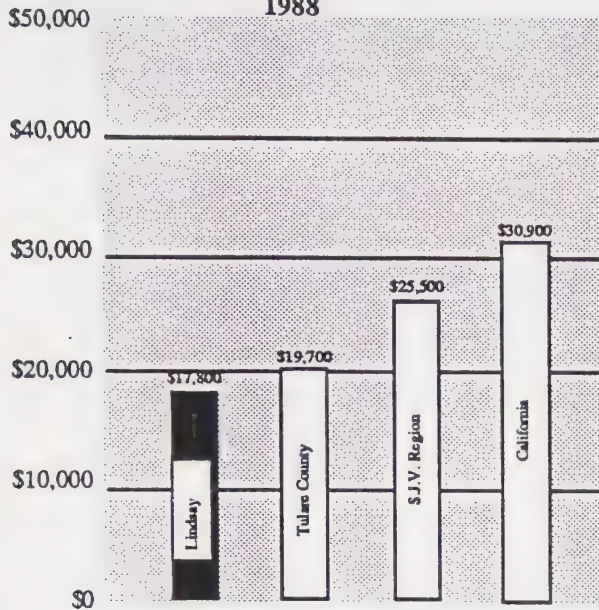
This approach suggests that the City's median household income is about \$17,800 in 1988. The City's amount compares to the county, regional, and state figures as shown on the following chart.





## AVG. HOUSEHOLD INCOME

1988



3. Race (and Minorities): In 1989 it is estimated that the racial or ethnic characteristics of the City's population are as follows:

White	3,599	43%
Hispanic	4,539	55%
Other	134	2%
Total	8,271	100%

Because the average size of the white households (2.40) is significantly smaller than the average size of the Hispanic household (4.51), and slightly smaller than the "other" races households (2.58), the proportion of households in the community is different than for the population.

White	1,499	59%
Hispanic	1,006	39%
Other	52	2%
Total	2,557	100%

It appears that about 10% of the Hispanic households have two families. The average family size is estimated at about 4.0.

The above estimates utilized data collected by the State Department of Education which annually collects data from the

school districts on their number of students and their racial characteristics.

4. Age: The age distribution of the population in 1989 has been estimated by using the count of school children from the School District and the changes in age distribution projected by the State Department of finance in the 1986 report (#86-P-3) on population projections for California counties (1980 to 2020).

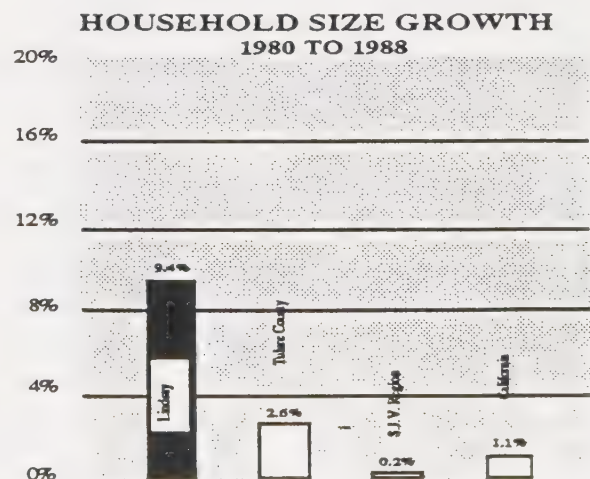
Under 18	2,856	35%
18 to 44	3,134	38%
45 to 64	1,253	15%
65 and over	1,028	12%
Total	8,271	100%

The median age of the population is estimated at 27.0.

5. School Enrollment: The School District reported that in 1988-89, they had a total of 2,738 students in grades K-12. Additional data is provided in Appendix Table A2.

## Trends

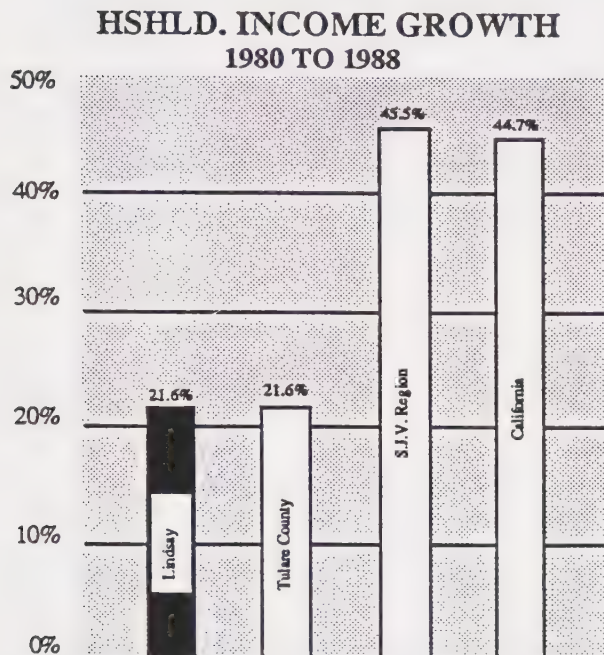
1. Average Household Size: The State Department of Finance has estimated that the average household size has been increasing since 1980. The estimated changes for the City, the County, the Region and the State are shown on the following chart.







2. Household Income: The percentage changes in household income between 1980 and 1988 are shown on the following chart.



3. Race (and Minorities):

Population: Preliminary estimates [1] suggest that the Hispanic population is the only group in the City that has experienced a significant increase in the 1980's. The following figures are based on data collected by the Lindsay Union School District and compiled by the California State Department of Education. The study assumes that the average number of children per household in each population group has remained relatively constant since 1980. The White and "Other minority" households have an average of about .43 school age children per household, while the Hispanic group has an average of 1.18. The following table shows the number of people in each group in 1980 and 1989.

Year	Total	White	Hispanic	Other
1989	8,145	3,544	4,470	132
1980	6,924	3,570	3,228	126
Change	1,221	(26)	1,242	6

Households: Using the School District data, the original estimate was that with the City's current population, it should have a total of 2,667 households in January 1989. The State Department of Finance estimated that the City had 2,557 households ... 110 less than calculated. Local comments indicated that "many" Hispanic households were "doubling up". The available data suggests that about 11% of the Hispanic households may be doing so. Significantly, while the population data above indicated that the Hispanic population was 55% of the total, the following table suggests that white households amount to 59% of the total.

Year	Total	White	Hispanic	Other
1989	2,557	1,499	1,006	52
1980	2,344	1,491	804	49
Change	213	8	202	3

It should also be noted that Hispanic households and White households have different mixes of household types. Nearly 70% of the Hispanic households are either husband-wife families with children (48%) or "other families" (20%). Only 17% are husband-wife couples (i.e., without children) and 14% are individuals type households. In contrast, 67% of White households are husband-wife couples (36%) and individuals (31%), while only 20% are husband-wife families and 11% are "other families".



5. Ages: The fastest growing sectors of the population are the 18 to 44 and Under 18 age groups since the City's primary growth during the last nine years has come from the new Hispanic families moving into the community. The growth rates for the 1980 to 1989 period are estimated as follows:

Under 18	573	25.1%
18 to 44	623	24.8%
45 to 64	93	8.0%
<u>65 and over.</u>	<u>58</u>	<u>6.0%</u>
Total	1,347	19.5%

### **Other Population and Household Characteristics**

Table 5-1 provides four pages comparing the City's 1980 population and household characteristics with those of the County. The comparison is provided by estimating the number of people in the City that would have a particular characteristic if it was "average" as measured by the selected criteria for that factor. For example, on the first page of the table, in 1980 Lindsay's population was 2.82% of the County's total population. Therefore, in the Under 18 age group, if the City had 2.82% of that group it would have had 2,259. Actually it had 2,283 or 24 more than would be expected ... or 1% more than the average (which is listed as 101%).

The subjects covered in the table include age and race (measured by the population factor) on page 1; school enrollment and employed residents on page 2, household types and household income on page 3, and employment and place of work on page 4 (measured by the household factor).





**COMPARISON BETWEEN THE CITY OF LINDSAY AND TULARE COUNTY**  
Population - Households - Housing

Item	City of Lindsay	.....City's "Normal" Factor	Number	Share of County..... Difference	City as % of County "Norm"
<b>1988 Data ... Household Factor</b>					
<b>Population</b>	8,163	2.68%	7,895	268	103%
In Households	8,088	2.68%	7,769	319	104%
In Group Quarters	75	2.68%	126	(51)	60%
<b>Households</b>	2,526	2.68%	2,526	0	100%
<b>Housing Units</b>	2,763	2.68%	2,758	5	100%
Single Family	1,894	2.68%	2,048	(154)	92%
Multi-Family	869	2.68%	710	159	122%
Average Household Size	3.20	...	3.08	0.13	104%
Housing Vacancy Rate	8.6%	...	8.4%	0.2%	102%
Housing Mix ... % single family	68.5%	...	74.3%	(5.7%)	92%
<b>Trade Area</b>					
Population	15,148	4.94%	14,571	577	104%
Households	4,662	4.94%	4,662	0	100%
Housing Units	4,992	4.94%	5,090	(98)	98%
<b>Population Characteristics ... 1980 Data</b>					
<b>Age</b>	6,924	2.82%	6,924	0	100%
Under 18	2,283	2.82%	2,259	24	101%
18-44	2,511	2.82%	2,697	(186)	93%
45-64	1,160	2.82%	1,226	(66)	95%
65 and over	970	2.82%	742	228	131%
Median Age	28.1	...	27.9	0.2	101%
<b>Race</b>	6,924	2.82%	6,924	0	100%
White	4,525	2.82%	5,074	(549)	89%
Black	11	2.82%	100	(89)	11%
Asian	64	2.82%	140	(76)	46%
Native Americans	44	2.82%	72	(28)	61%
Other Races	2,280	2.82%	1,538	742	148%
Spanish Heritage	3,228	2.82%	2,065	1,163	156%

File Ref: \Cities\Lindsay\City-Co Comp (7)



**COMPARISON BETWEEN THE CITY OF LINDSAY AND TULARE COUNTY**  
**School Enrollments - Employed Residents**

Item	City of Lindsay	.....City's "Normal" Factor	Share of County..... Number	Difference	City as % of County "Norm"
------	--------------------	--------------------------------	--------------------------------	------------	-------------------------------

**School Enrollments ... 1980 Data**

	Household Factor				
<b>Number of Students</b>	1,810	2.91%	1,964	(154)	92%
Nursery School (ages 3-4)	65	2.91%	63	2	103%
Kindergarten (age 5)	84	2.91%	122	(38)	69%
Elementary Schools(grades 1-8)	1,025	2.91%	1,034	(9)	99%
High School (grades 9-12)	419	2.91%	491	(72)	85%
College	217	2.91%	254	(37)	85%
<b>School Students/Household</b>	0.62	...	0.65	(0.03)	95%
Elementary Schools(grades 1-8)	0.44	...	0.44	0.00	99%
High School (grades 9-12)	0.18	...	0.21	(0.03)	85%
<b>Households</b>	2,344	2.91%	2,344	0	100%

**Employed Residents and Labor Force ... 1980 Data**

	Household Factor				
<b>Labor Force</b>	3,223	2.91%	3,021	202	107%
Military	0	2.91%	3	(3)	0%
Civilian Labor Force	3,223	2.91%	3,018	205	107%
Civilian Employment	3,002	2.91%	2,758	244	109%
Unemployment	221	2.91%	259	(38)	85%
Unemployment Rate	6.9%	...	8.6%	(1.7%)	80%
<b>Labor Force Members / Hshld.</b>	1.38	...	1.29	0.09	107%
<b>Employed Residents</b>	3,002	2.91%	2,762	240	109%
Households	2,344	2.91%	2,344	0	100%
Average Emp.Res. / Household	1.28	...	1.18	0.10	109%
<b>Jobs-Housing Balance</b>	1.40	...	1.12	0.28	125%
Local Employment: Estimated	3,286	2.91%	2,636	650	125%
Households	2,344	2.91%	2,344	0	100%

**Jobs-Employed.Res.Balance**

Local Employment: Estimated  
Employed Residents  
Households  
Ratio of Emp. Res. / Hshld.

File Ref: \Cities\Lindsay\City-Co Comp (8)









## COMPARISON BETWEEN THE CITY OF LINDSAY AND TULARE COUNTY

## Employment - Journey to Work ... 1980 Data

## Household Factor

Item	City of Lindsay	.....City's "Normal" Factor	Number	Share of County..... Difference	City as % of County "Norm"
<b>Emp. Res.by Industry Group</b>	3,002	2.91%	2,758	244	109%
Agriculture, forestry & fisheries	832	2.91%	541	291	154%
Mining	0	2.91%	6	(6)	0%
Construction	127	2.91%	160	(33)	79%
Manufacturing	539	2.91%	371	168	145%
Transport-Communicatn-Utilities	104	2.91%	163	(59)	64%
Wholesale Trade	334	2.91%	123	211	271%
Retail Sales	350	2.91%	431	(81)	81%
Finance-Insurance-Real Estate	99	2.91%	108	(9)	92%
Services	581	2.91%	762	(181)	76%
Public Administration	36	2.91%	92	(56)	39%
<b>Emp. Res. by Occupation</b>	3,002	2.91%	2,758	244	109%
Managers and Professions	316	2.91%	453	(137)	70%
Tech., Sales & Admin. Support	511	2.91%	687	(176)	74%
Services	295	2.91%	380	(85)	78%
Farming, Forestry & Fisheries	725	2.91%	463	262	157%
Skilled, Craft & Repair	337	2.91%	315	22	107%
Operators, Fabricators & Labor	818	2.91%	460	358	178%
<b>Place of Work (Reported)</b>	2,475	2.91%	2,342	133	106%
Worked in area of residence	1,442	2.91%	2,131	(689)	68%
Worked outside area of residence	1,033	2.91%	211	822	489%
Place of work not reported	415	2.91%	352	63	118%
Workers: 16 and over	2,890	2.91%	2,694	196	107%
% Not Reporting	14.4%	...	13.1%	1.3%	110%
<b>Mode of Travel</b>	2,876	2.91%	2,686	190	107%
Car ... Drive Alone	1,710	2.91%	1,905	(195)	90%
Car ... Car Pool	812	2.91%	469	343	173%
Transit	32	2.91%	6	26	576%
Walk	226	2.91%	131	95	172%
Other	60	2.91%	85	(25)	71%
Work at Home	36	2.91%	90	(54)	40%
<b>Mean Travel Time ... Minutes</b>	15.5	...	16.1	(0.6)	96%

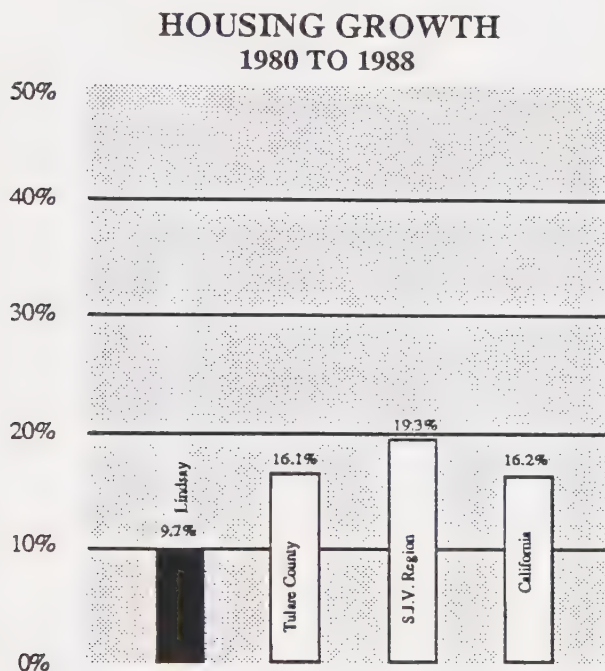
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## HOUSING - TRENDS AND PROJECTIONS

### Current Situation

1. The City has a total of 2,763 housing units on January 1, 1988. Of those units, 1,894 or 68.5% are single family units, 313 are multiplex units (that is, structures with 2 to 4 units), 343 units are in apartments (that is structures with five or more units) and 213 are in "mobile" homes.
2. It is the fifth largest City in the County as shown on the following chart.



### Trends

1. The City of Lindsay's housing growth has been somewhat irregular as shown on Figure 6-1. The detailed data is provided on Table 6-1.
2. While the City's overall growth rate in housing between 1980 and 1988 has been 9.7%, the number of multiplex units has grown by 33%, the number of mobile homes has grown by 29%, the number of

apartment units has grown by 8% and the number of single family houses has grown by 5%.

3. In the 1980 to 1988 period the City has had a net increase in its housing stock of 244 housing units. The housing changes from year to year have ranged widely from a high of 120 units in 1983-84 (even though in that year the number of apartment units declined by 17) to a loss of 11 units in 1981/82.

4. A total of 307 units were added to the housing stock in the 1980 to 1988 period. 104 were single family units, 97 were multiplex units, 50 were apartment units and 56 were mobile homes. During this period a total of 63 units were removed: 10 single family, 20 multiplex, 25 apartment, and 8 mobile homes. The average annual increases in housing has totaled 38 units ... 13 single family units, 12 multiplex units, 6 apartment units, and 7 mobile homes.

4. During the last eight years (1980 to 1988) the City's population growth has been slightly slower than that of the County, the Region or the State as shown on the following chart.





Figure 6-1

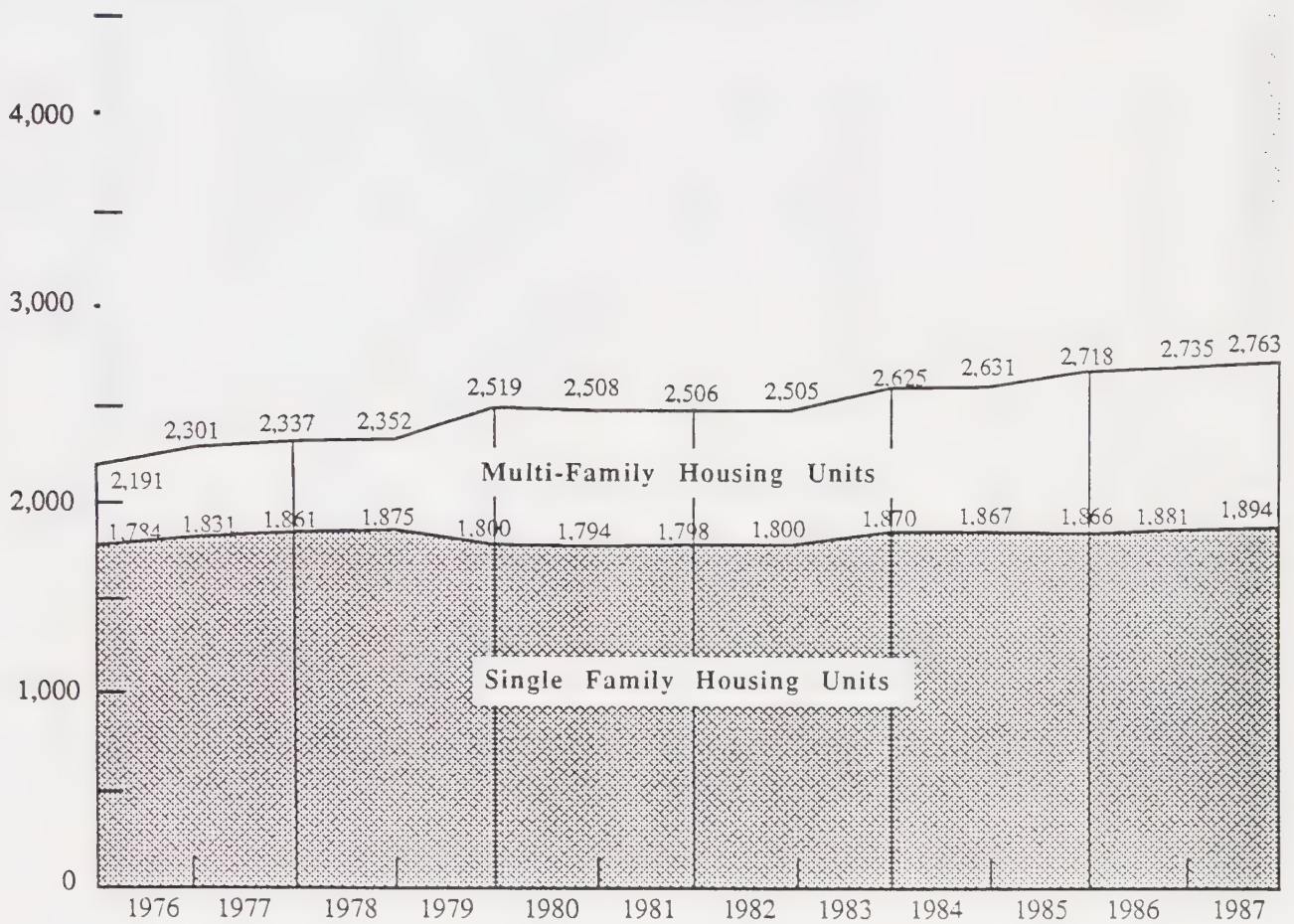
# HOUSING STOCK TRENDS & CHANGES ... & BUILDING PERMITS

City of Lindsay

1976-1987

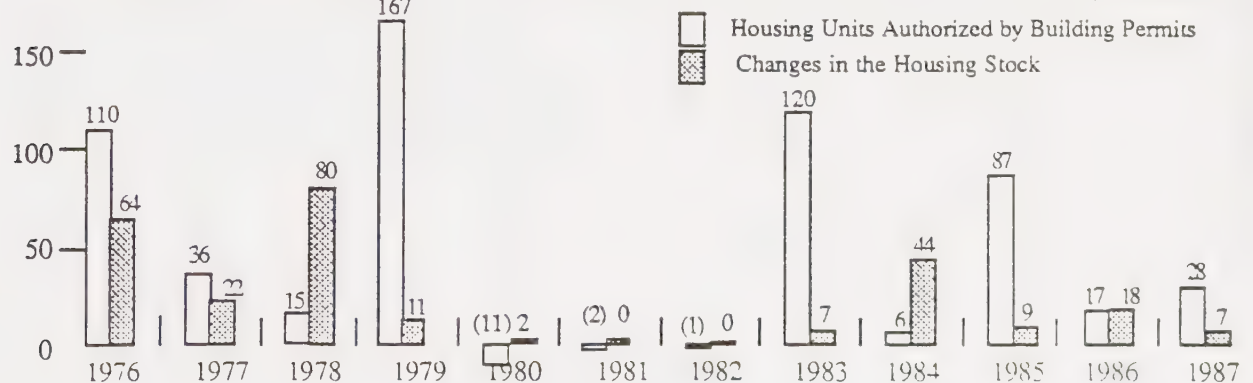
5,000

Housing Stock Trends ... data for January 1 of each year.



200

## Changes in the Housing Stock & Housing Units Authorized by Building Permits



Sources: Housing Units ...1976-1987 State Department of Finance  
Building Permits ... Security Pacific Bank, California Construction Trends, etc.



Table 6-1

## HOUSING UNITS BY TYPE ... TRENDS

City of Lindsay

1970-1989

Year	TOTALS	Single Family	Multiplexes (2-4 Units)	Apartments (5 + Units)	Mobile Homes	Hsng.Mix (% Sngl.Fam)
------	--------	------------------	----------------------------	---------------------------	-----------------	--------------------------

## HISTORICAL

1970 [1]	1,944	1,637	135	102	70	84.2%
1975 [1]	2,161	1,760	124	113	164	81.4%
1976	2,191	1,784	124	113	170	81.4%
1977	2,301	1,831	130	173	167	79.6%
1978	2,337	1,861	136	173	167	79.6%
1979	2,352	1,875	136	173	168	79.7%
1980 [1]	2,519	1,800	236	318	165	71.5%
1981	2,508	1,794	236	318	160	71.5%
1982	2,506	1,798	236	310	162	71.7%
1983	2,505	1,800	236	310	159	71.9%
1984	2,625	1,870	271	293	191	71.2%
1985	2,631	1,867	274	299	191	71.0%
1986	2,718	1,866	318	343	191	68.7%
1987	2,735	1,881	298	343	213	68.8%
1988	2,763	1,894	313	343	213	68.5%
1989	2,757	1,900	313	331	213	68.9%

## 1980-1989 Change

1980-1989	238	100	77	13	48	42.0%
Change	9.4%	5.6%	32.6%	4.1%	29.1%	
Avg. Annual	30	13	10	2	6	

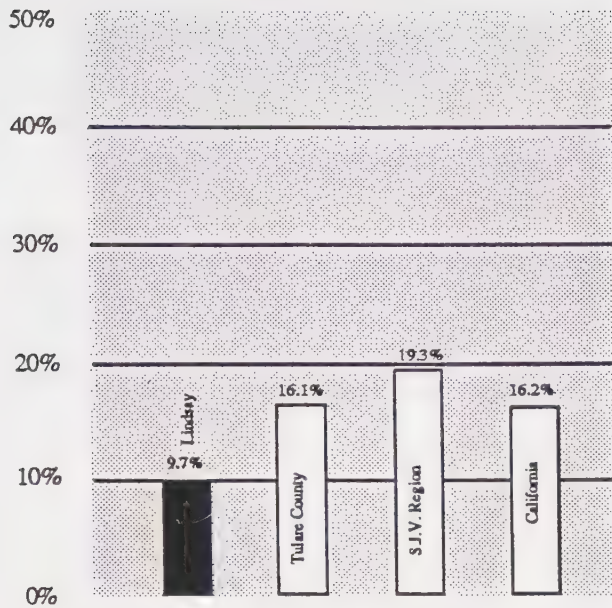
Note: 1970-89 figures are for January 1 (except [1] are for 4/1).

Sources: 1970 Dept. of Finance Report 79 E-3a.

1970-1989 Dept. of Finance Annual Estimates

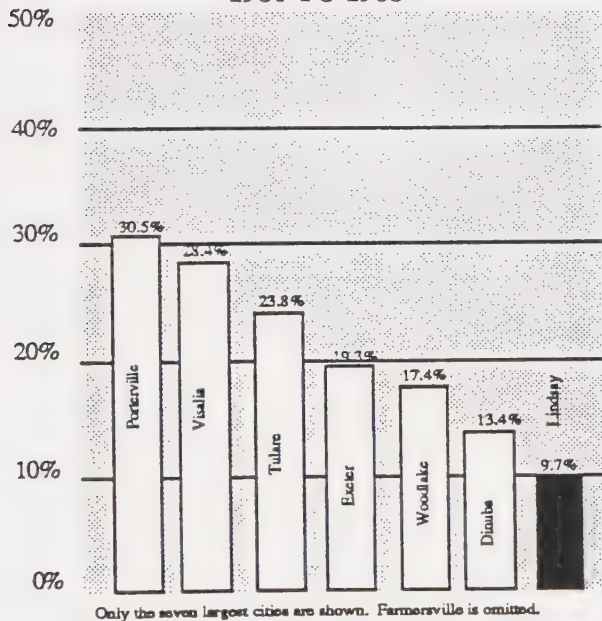


## HOUSING GROWTH 1980 TO 1988



5. Within Tulare County, the City's growth rate is seventh among the County's eight cities. However, it is growing at a faster rate than the County's unincorporated area.

## HOUSING GROWTH 1980 TO 1988



## Projections

1. Projections of the City's housing stock are

shown on Figure 2-1 on page 2-3 in the Population section. The "Trend" projection estimates are also shown on Table 2-1 of that section. These projections suggest that between 1988 and the year 2005, the City's housing stock would have a net increase of:

Low Projections	600 units
Trend Projection	890 units
High Projection	1,170 units

These projections would increase the City's present housing stock of about 2,760 housing units by 22%, 32% and 42% respectively.

## Characteristics

Table 6-2 summarizes a number of housing characteristics from the 1980 Census. Characteristics reported include "units in structure", tenure, median rooms, year structure built, and valuation of single family housing.

This table is similar to Table 5-1 in the Population and Housing characteristics section in that it shows the number of housing units with each characteristic and then compares it to the number that it would have if it had a "normal" share of the County total. For example, the table shows that the City had fewer single family houses, large apartments and mobile homes than it would have if it had the same proportions as the County, and that it had more multiplex and small apartment type units. Other findings from this table include:

- There were slightly more (3%) rental units ... and less ownership units than the County "norms".
- The average number of rooms in Lindsay housing units were smaller than the County averages ... i.e. smaller housing units.
- Lindsay's housing has more older units and fewer recently constructed units than the County "norms".





- The average valuation of Lindsay's single family houses was \$38,600, 79% of the County average of \$48,800.
- The average rental for Lindsay's rental housing was \$150 per month, 86% of the County average of \$174 per month.

In summary, in comparison to the County's housing, Lindsay's housing tends to have more multiplexes and small apartments, to have a higher proportion of rental units, and to have smaller, older and lower value units.



Table 6-2

**COMPARISON BETWEEN THE CITY OF LINDSAY AND TULARE COUNTY  
Housing Stock**

Item	City of Lindsay	.....City's "Normal" Factor	Share of County..... Number	Difference	City as % of County "Norm"
<b>Numbers of Units ... 1980 Data</b>					
	<b>Housing Stock Factor</b>				
<b>Units in Structure</b>	2,515	2.90%	2,515	0	100%
Single family houses	1,807	2.90%	1,927	(120)	94%
2 to 4 units	236	2.90%	161	75	147%
5 to 9 units	166	2.90%	80	86	207%
Ten or more units	151	2.90%	175	(24)	86%
Mobile homes	155	2.90%	171	(16)	91%
	<b>Household Factor</b>				
<b>Tenure (Ownership)</b>	2,344	2.91%	2,344	0	100%
Owner Occupied	1,463	2.91%	1,486	(23)	98%
Renter Occupied	881	2.91%	858	23	103%
<b>% Owner Occupied</b>	62.4%	...	63.4%	(1.0%)	98%
<b>Median Rooms</b>	4.6	...	4.9	(0.3)	94%
Owner Occupied	5.2	...	5.4	(0.2)	96%
Renter Occupied	3.8	...	4.1	(0.3)	93%
<b>Year Structure Built</b>	2,515	2.90%	2,515	0	100%
1970's	660	2.90%	844	(184)	78%
1960's	283	2.90%	484	(201)	59%
1940's and 1950's	887	2.90%	808	79	110%
Earlier	685	2.90%	380	305	180%
<b>Valuation of Single Family</b>	1,199	2.90%	1,132	67	106%
Under \$20,000	151	2.90%	111	40	136%
\$20,000 to \$49,999	744	2.90%	476	268	156%
\$50,000 to \$99,999	277	2.90%	459	(182)	60%
\$100,000 to \$149,999	25	2.90%	62	(37)	40%
\$150,000 or more	2	2.90%	23	(21)	9%
<b>Median Sin.Fam. Hsng. Value</b>	\$38,600	...	\$48,800	(\$10,200)	79%
<b>Median Monthly Rental</b>	\$150	...	\$174	(\$24)	86%





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